

## Policy Summary

This is a summary of the M&S Pet Insurance Premier and Standard cover which is underwritten and administered by Royal & Sun Alliance Insurance plc. It 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 how you decide this insurance is suitable for you. You can find full details later in this Policy Booklet in the Policy Wording. It is important that you read this Policy Booklet carefully.

## Type of insurance and cover

M&S Pet Insurance provides cover for the major financial risks of owning pedigree cats and dogs and crossbreed cats and

dogs. It includes cover for veterinary fees for illness and injury, advertising and reward for lost and stolen pets, and emergency boarding costs. Two levels of cover are available – Premier cover and Standard cover.

## Main features and benefits

This table shows the amount you can claim up to in each period of insurance. Cross references to the relevant section of the Policy Wording are included.

*Full details of policy cover can be found on pages 7 to 30 of your Policy Booklet.*

Section No	Title	Premier Cover – up to:	Standard Cover – up to:
1	Veterinary fees Limit each separate illness or injury	£7,000 No limit	£4,000 £1,000
	- Complementary treatments	Included in £7,000: £1,000	Not covered
	- Prescription food	£200	Not covered
	- Euthanasia/cremation/burial	£100	Not covered
	- Referral to behaviourist	£250	Not covered
2	Emergency boarding or daily minding	£70 a week up to a maximum £750	£60 a week up to a maximum £600
3	Advertising costs	£1,250	£600
	Reward	£750	£600
4	Theft or straying	£1,500	£600
5	Death from injury	£1,500	£600
6	Death from illness	£1,500	£600
7	Holiday cancellation	£3,000	Not covered
8	Quarantine costs	£2,000	Not covered
9	Loss of pet passport	£250	Not covered
10	Repeat tick and worming treatment	£500	Not covered
11	Emergency expenses abroad	£2,000 emergency vet treatment + £500 other costs	Not covered
12	Damage to kennel and bedding	£100	Not covered
13	Failure of spaying	£250	Not covered
14	Third party liability (dogs only)	£2,000,000	£1,000,000

## Policy Summary *continued*

### What you pay towards the cost of a claim (policy excess)

#### Section 1 Veterinary fees

You pay an amount, as shown in the table below, towards the cost of any treatment your pet receives in the period of insurance for each illness, injury, behavioural disorder or for prescription food.

If your pet receives any treatment for the same illness, injury, behavioural disorder or for prescription food in more than one period of insurance you must pay an amount towards the cost of the treatment your pet receives in each period of insurance.

Age	Premier cover	Standard cover
Cats under 9	£50	£75
Cats 9 and over	£50 + 20% of the rest of the cost of any treatment	£75 + 20% of the rest of the cost of any treatment
Dogs under 9	£70	£90
Dogs 9 and over	£70 + 20% of the rest of the cost of any treatment	£90 + 20% of the rest of the cost of any treatment

#### Section 7 Holiday cancellation

The first £50 of the cost of accommodation or travel costs.

#### Section 14 Third party liability

The first £250 of any claim where property is damaged or destroyed.

### Significant or unusual limitations and exclusions

The following is a summary of the main policy limitations and exclusions. Full details can be found in the Policy Wording. Cross references to the relevant section of the Policy Wording are included.

#### General limitations in cover

We will not pay for any out of hours treatment unless you have telephoned our M&S Vetfone service or your vet considers the treatment could not wait until normal surgery hours. If your pet is referred by your vet to another specialist vet for treatment that is likely to cost more than £1,000 you must contact us first to agree these costs. If your pet needs emergency medical treatment on the same day as this

referral, you must contact us as soon as possible.

#### This insurance does not cover:

- 1 Cats and dogs less than 8 weeks old.
- 2 Any dog used for racing or fighting, as a guard or security dog, wolf hybrids, American Bulldogs and any breed of dog registered under the Dangerous Dogs Act.
- 3 Anything that is caused by, relates to or results from;
  - your pet's medical history before the insurance started.
  - your occupation, your profession or any business.
  - you not complying with the Government's Pet travel scheme.
- 4 Any claim associated with rabies.
- 5 Your pet when used for breeding purposes.
- 6 Any claims resulting from a trip abroad when you and your pet live part of the time in another country.
- 7 Repatriation of your pet following its death.

# Policy Summary *continued*

## Specific or unusual limitations and exclusions

### Section 1 – Veterinary fees

#### What we will not pay:

- The cost of treating any illness that your pet should have been vaccinated against.
- The cost of treating an illness, injury or behavioural disorder that happened or showed clinical signs before your pet's insurance started.
- The cost of treating an illness or behavioural disorder that showed clinical signs in the first 14 days of your pet's insurance.
- Any costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.
- Any costs to treat teeth and gum disorders if your pet does not have regular dental checks.
- Hydrotherapy for arthritis, obesity, weight loss, general fitness, mobility and stamina.
- The cost of prescription food to manage long term illnesses.
- The cost of hydrotherapy for general non weight bearing exercise.
- A vet must formally refer your pet for complementary treatment.
- You must contact the M&S Vetfone service if your vet practice is shut.
- You must contact us if your pet is referred to a specialist vet and the cost is likely to be more than £1,000.

### Section 2 – Emergency boarding and daily minding

#### What we will not pay:

- The cost of boarding your pet if you go into hospital as a result of an illness or injury that happened or showed symptoms before the insurance started.
- The cost of boarding your pet as a result of your pregnancy.
- There is a weekly and total limit to the amount you can claim. If you have Premier cover, £70 per week up to a maximum of £750; Standard cover £60 per week up to a maximum of £600.

### Section 4 – Theft or straying

- We will not pay the purchase price unless you can prove the amount you paid for your pet.

### Section 5 – Death from injury

#### What we will not pay:

- Death as a result of an injury that happened before the insurance started, or an injury that is the same as one your pet had before the insurance started.
- The purchase price unless you can prove the amount you paid for your pet.

### Section 6 – Death from illness

#### What we will not pay:

- Any illness that your pet should have been vaccinated against.
- Death as a result of an illness or behavioural disorder that showed clinical signs before or within 14 days of the start of the insurance.
- Death from illness after your pet's 9th birthday
- The purchase price unless you can prove the amount you paid for your pet.

## **Section 7 – Holiday cancellation**

### **What we will not pay:**

- Any illness or injury that happened before you have booked your holiday.
- Any illness or injury that happens more than 9 days before the start of your holiday.
- Holiday cancellation unless your pet requires life saving surgery that prevents you from taking your holiday or means you have to cut it short.

## **Section 8 – Quarantine costs**

- We will not pay costs as a result of an illness, behavioural disorder or injury that showed clinical signs before or within 14 days of the start of the insurance or before you travelled.
- You must look after your pet's pet passport so that it is not lost or stolen.

## **Section 9 – Loss of pet passport**

- You must look after your pet's pet passport so that it is not lost or stolen. You must report the loss or theft of your pet's pet passport quickly so there is more chance of getting it back.

## **Section 10 – Repeat tick and worming treatment**

- You must report the loss of your pet's pet passport or certificate of treatment against ticks and tapeworms to the Police within 24 hours.

## **Section 11 – Emergency expenses abroad**

- We will not pay for an injury, illness or behavioural disorder before your holiday started.
- You must look after your pet's pet passport so that it is not lost or stolen.
- You must report the loss or theft of your pet's pet passport quickly so there is more chance of getting it back.

## **Section 14 – Third party liability (dogs only)**

### **We will not pay:**

- For any incident that is connected in any way to a business.
- For anything that happens to a member of your family or someone living with you.

## **Annual contract**

You agree to pay the full annual premium. If you pay your premium by monthly instalments and you make a claim we have the right to deduct outstanding instalments and the instalments for the rest of the year from any claim payment.

## **Cancellation**

After you first receive your policy documents you have 14 days in which to cancel and get a full refund of what you have paid, providing you have not made a claim.

If you do not cancel within the 14 days your insurance will continue as stated on your Policy Schedule and you agree to pay the full annual premium.

You can cancel this insurance at anytime after the 14 days.

## **Making a claim**

Telephone the M&S Pet Insurance claims line on 0800 980 8750.

## **Policy Summary** *continued*

### **Complaints**

If you have a complaint you can contact us on 0800 980 8740 or write to us at;

M&S Pet Insurance  
35 Friday Street  
Henley-on-Thames  
Oxfordshire  
RG9 1RX

Fax: 01491 636234

If you are not satisfied with the way we have dealt with your complaint you can write to the M&S Customer Relations Team.

If you are still not satisfied you can contact the Financial Ombudsman Service.

Full details can be found on page 28 of your Policy Booklet.

### **Financial Services Compensation Scheme (FSCS)**

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Financial Services Compensation Scheme  
7th floor, Lloyds Chambers,  
Portsocken Street,  
London, E1 8BN.

[www.fscs.org.uk](http://www.fscs.org.uk)