

Advice about your pets and Covid-19

I've been financially affected by coronavirus and I am worried about being able to pay for my insurance, what can I do?

Depending on your situation and what you need from your insurance, there may be ways we can help you manage your payments to make sure you don't end up uninsured.

It's important that you consider your options very carefully.

You may be able to reduce your level of cover -

- This means your policy won't provide the same level of cover as before, but your premiums may be more affordable on an ongoing basis. Our customers tend to consider this option when their circumstances make them unsure of their future financial situation. It also depends on what their cover needs are

You may be able to defer your monthly payment -

- This means you won't need to pay your premium for the month, but any deferred amount will be added to your next payment after the deferral period ends
- [The Money Advice Service's online Money Navigator tool](#) is useful if you are considering whether payment deferral is right for you. It also depends on what your financial situation is likely to be at that time. Our customers tend to consider this option when they need immediate and temporary support

Rest assured, any changes will not impact your credit score and there will be no additional fees and charges.

To talk to us about the options that might be available to you please call us on **0800 980 8740**. [For our opening hours, please visit our contact us page](#). Or if you prefer, you can email us at marksandspencer.pet@mandspet.co.uk, - please include your policy number on the email, along with your phone number and the best time to reach you, and we'll call you back.

If you're unable to do this yourself or would prefer that we discuss your policy with a family member or friend, we need your permission to do so. Just let us know if this is the case when you contact us. Please don't cancel your payments without speaking to us first as we may be able to help.

Further information and advice

- The Financial Conduct Authority provides information for consumers on dealing with financial difficulties during the coronavirus pandemic on its [website](#); and
- [National Debtline](#), a not-for-profit debt advice service run by the charity the Money Advice Trust, provides free and impartial advice for people living in England, Wales or Scotland. Visit their [website](#) to access their online tools and resources. The quickest way to speak with an advisor is via their webchat facility or you can call them on 0808 808 4000.

Can I ask someone I know to help me manage my insurance policy?

If you are:

- Impacted by coronavirus
- In self-isolation or caring for someone who is
- Suffering a health issue that prevents you from managing it yourself

Then you can nominate someone to manage your policy on your behalf. If a friend, family member or carer has your consent, they can pay your premium and make some changes to your policy. To find out more, please call us **0800 980 8740**. [For our opening hours, please visit our contact us page](#).

If you need specialist help for a loved one, please see below a list of organisations that can offer further support.

- Age UK:
- [In Scotland, visit the Age Scotland website here](#)
- [In Northern Ireland, visit the Age NI website here](#)
- [In Wales, visit the Age Cymru website here](#)
- [In England, visit the Age UK website here](#)
- [Advice for carers](#)
- [Coronavirus information and advice](#)
- NHS Responders: [for those in need of support from an NHS volunteer](#)
- Alzheimer's UK: [Alzheimer's Society coronavirus advice](#)

What if my pet becomes ill and I am following the Government advice to stay at home or self-isolating so I can't take them to the vet?

As part of your policy you have freephone access to vetfone, where you can speak to qualified veterinary nurses 24/7. Please give them a call if you are worried about your pet's health and they will advise you of your options, you will find their number in your policy booklet. Alternatively, you can contact your vet.

My pet insurance policy is due for renewal, how do I make sure my pet continues to be covered?

Please call us on **0800 980 8740**. For our opening hours, please visit our contact us page.

I need to submit a pet insurance claim, can I do this online?

You can download a claim form here <https://bank.marksandspencer.com/pdf/PIClaimForm.pdf>

And email it to us at mandspet.claims@uk.rsagroup.com

I've taken out a pet insurance policy with M&S Bank, but I've not received my documents by post yet, when will they arrive?

Documents can take up to 2 weeks to arrive by post from the date you purchased your policy.

In the meantime, you can [view your policy booklet online here](#).

I'd like to view my policy documents; can I find these online?

Your policy documents can be [accessed online here](#).

I need to talk to you about something else, how do I get in touch?

Please email us at mandspet.claims@uk.rsagroup.com.

If your policy needs to be renewed within the next 5 days, please call us on **0800 980 8740**. For our opening hours, please visit our contact us page.