

Pet Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: M&S Pet Insurance – Essential

This document is a summary that includes details of cover and restrictions that we believe are important to our customers. Your policy booklet and schedule form your insurance contract. Please read the full details that are in your policy documents, to ensure you have the right level of cover for your needs.

What is this type of insurance?

Pet insurance is an annual contract that helps you pay for the cost of vet treatment if your pet is ill or is injured. **This policy gives you up to £3,000 for vet fees for each accident or illness.** Each accident or illness is covered for up to 12 months from the first date of treatment or until your vet fee limit is reached, whichever comes first, as long as your policy is renewed, there is no break in cover and your premiums are paid. Pets cost more to insure as they get older, as they are sadly more likely to get ill. That's why it's important you plan for renewal prices to increase each year. How much they go up is different for everyone and depends on things like your pet's breed, their age and health. Once a pet has been ill, they are more likely to get ill again. That's why, if a claim is paid, the price you will pay next year can double and there is no limit to how much your renewal price can increase over time. Your excess will also increase when your pet turns nine.



What is insured?

- ✓ Vet fees up to £3,000. Includes:
 - Complementary treatment up to £500.
 - Treatment period 12 months
- ✓ Dental treatment if your pet's teeth and gums are damaged because of an accident or injury insured by this policy.
- ✓ Putting your pet to sleep and cremation or burial up to £100.
- ✓ Third Party Liability (dogs only) up to £1m.
- ✓ Death from Injury up to £600.
- ✓ Death from Illness (less than age nine only) up to £600.
- ✓ Advertising costs for a missing pet up to £600.
- ✓ Reward for a missing pet up to £600.
- ✓ Theft or straying up to £600.



What is not insured?

- ✗ Pets less than eight weeks of age.
- ✗ Any pedigree, cross or mixed breed of any of the following: Pit Bull, Pit Bull type, Japanese Tosa, Fila Brasileiro, Dogo Argentino, American Bulldog, Wolf or Wolf hybrid or of any breed not on our breed list unless we have agreed to cover it.
- ✗ Any dog that is trained to attack, used for security or as a guard dog or which is used for fighting or any form of racing.
- ✗ Pets used for commercial breeding (this means pets that have been bred more than two times in their life) or to make money, earn an income or as a business.
- ✗ Routine examinations, vaccinations, spaying or castration, flea, tick or worming treatment, supplements and probiotics.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.
- ✗ Dental treatment required if your pet's teeth or gums are damaged by anything other than an accident or injury insured by this policy.
- ✗ Costs charged by a vet to fill or provide a prescription.
- ✗ Costs of obtaining receipts, invoices or reports or charges to fill in claim forms.



Are there any restrictions on cover?

- ! Each accident or illness is covered for up to 12 months from the start of treatment or until your vet fee limit of £3,000 is used up, whichever comes first, it is then no longer covered.
- ! We don't pay under a separate vet fees limit for:
 - cruciate ligaments in each leg - both legs are treated under one single vet fee limit of £3,000;
 - each spinal disc - problems to one or more discs are treated under one single vet fee limit of £3,000;
 - any other health issue that causes your pet to suffer from a number of injuries or illnesses they will be considered to be one health issue treated under one single vet fee limit of £3,000.
- ! We won't pay for health issues, concerns, illnesses and injuries which you or your vet were aware of before the policy start date, they are known as pre-existing conditions, they are:
 - signs or symptoms of diagnosed or undiagnosed injuries or illnesses;
 - existing illnesses or injuries;
 - existing physical abnormalities;
 - existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;
 - illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.We consider the following to also be pre-existing conditions:
 - treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for cruciate ligaments before you took out the policy;
 - treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before you took out the policy.
- ! Illnesses which you or your vet were aware of in the first 14 days of your policy start date, or any illness that develops from them. By illness we mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness).



Are there any restrictions on cover? continued

- ! Cruciate problems which you or your vet were aware of in the first 14 days of your policy start date however caused, or any arthritis, illness or injury that develops from them.
- ! Liability claims covered by any other policy unless all cover under that policy has been used up.
- ! The excess is the part of a claim you have to pay; details are on your schedule. When your pet turns nine this excess increases.



Where am I covered?

- ✓ We will pay for claims within the territorial limits of the United Kingdom, Northern Ireland, Channel Islands and Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- Please check your breed information to make sure it is correct, as this may affect any claims and your premium.
- You must tell us as soon as you become aware of any incident which may lead to a liability claim.
- You must agree that your current or previous vet may release information or records regarding the medical history, including test results for any pet insured with us.
- You must pay the premium shown on the policy schedule.
- If you choose not to renew your policy, you understand that your cover will end.
- If you have made a claim and have any remaining cover benefits you wish to use in the next policy year, you must renew your policy with us and there must be no break in cover.



When and how do I pay?

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit card or debit card. Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Team. You can find the contact number in your policy documents or on our website.