Pet Insurance
Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; 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 – Essential

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

What is this type of insurance?
It is an annual contract that provides cover for the cost of the major risks of owning a dog or cat, including the cost of vet treatment. This policy provides vet treatment for each accident or illness covered for up to 12 months from the start of treatment or until your vet fee limit is reached, whichever comes first, as long as your pet remains insured with us. Pets cost more to insure as they get older, as like us, with age they are sadly more likely to get ill. That’s why it’s important you budget 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 generally 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
✓ 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 9 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.

Are there any restrictions on cover?
⚠ Once you reach the 12 month or £3,000 limit, you will not be able to claim for the same injury or illness in the future or continue to receive payment for existing treatment even if you renew the policy.
⚠ If a number of injuries or illnesses or changes in your pet’s health or behaviour are diagnosed by a vet as one injury or illness, or a vet considers that they are linked to another injury or illness or other changes in health or behaviour, they will be paid under one vet fees limit.
⚠ Death from illness or claims for any changes in your pet’s health or behaviour within the first 14 days of your cover start date or any illness that develops from these changes.
⚠ Excesses - this is the part of a claim you have to pay, details are shown on your schedule. Please note that your excess will increase when your pet turns 9.
⚠ Treatment to teeth or gums unless caused by an injury insured by this policy.
⚠ Any treatment for behavioural disorders.
⚠ The cost of food including food recommended by a vet.
⚠ Death, injury, loss or damage to you, your family, employees or anyone looking after your pet with your permission.
⚠ The use of your dog for trade, profession or business.
⚠ Death as a result of illness or injury that happened before this policy starts.

What is not insured?
✗ Pets under 8 weeks of age.
✗ Pets which should be registered as a dangerous dog or are wolf hybrids.
✗ Any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding or monetary gain.
✗ Any changes in your pet’s health or behaviour before this policy started we will not pay for treatment of these changes or any illness, injury or death that develops from them.
✗ Routine examinations, vaccinations, killing or controlling fleas, worming or wormer products, grooming, spaying or castration.
✗ Pregnancy, giving birth, rearing puppies or kittens.
**Where am I covered?**

- Within the territorial limits of the United Kingdom, Eire and the Member Countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).

**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.
- In the event of a claim, you need to send us your claim form within 60 days of the first treatment for each new accident or illness.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a 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.
- You must comply with all the conditions set out in the Policy.
- 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. These form the term of your policy.

**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.