

Pet Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (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 documentation.

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 new illness or injury for up to 12 months from the date of the first vet treatment, as long as your pet remains insured with us.



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 condition in the future or continue to receive payment for existing treatment even if you renew the policy.
- ! If a number of injuries, accidents, 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 connected to another injury or illness or other changes in health or behaviour, they will be considered to be one condition.

We do not cover:

- ! Any 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.
- ! 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.
- ! Damage to anything owned by you, your family, employees or anyone looking after your pet with your permission.
- ! 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 from illness for any pet aged 9 years and above.
- ! Death from illness that happens within the first 14 days of your policy.
- ! Death as a result of illness or injury that happened before this policy starts.
- ! Any reward paid to anyone who lives or works with you or was looking after your pet when it was lost or stolen.



What is not insured?

- ✗ Pets under 8 weeks of age.
- ✗ Any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or 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.
- ✗ Routine examinations, nail clipping, vaccinations, killing or controlling fleas, worming or wormer products, grooming, spaying or castration.
- ✗ 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 or injury that develops from them.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.



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.
- In the event of a claim, you need to send us your claim form within 60 days of the first treatment for each new condition.
- 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.



When and how do I pay?

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by M&S chargecard, 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 Line. You can find the contact number in your policy documentation or on our website.