PET INSURANCE

The policy booklet for your pet insurance

NEW FASHIONED BANKING
Welcome to M&S Pet Insurance

Thank you for choosing M&S Pet Insurance, for your special friend and companion.

We know how important your pet is to you – they’re your friend, your companion and a big part of your family.

We also understand that a healthy pet is a happy pet.

**vetfone**

As part of your policy, we provide **vetfone** – a 24 hour freephone helpline that you can use as often as you need, if you are worried about your pet’s health.

Just call **vetfone** on 0800 980 5583. Lines are open 24 hours a day, 365 days a year.

What’s inside this policy booklet

The policy wording tells you all you need to know about the cover included in your policy and the extent of the cover. To make things easy to understand, you’ll often see these headings:

**What is covered**

These sections give details about the insurance provided. You need to read them with the ‘What is not covered’ sections at all times.

**What is not covered**

These sections make clear what’s not included in your policy.

And finally, we’re here to help. If you’ve any questions, or you need to make changes to your policy, please call our Customer Services team on 0800 980 8740. Lines are open 8am–6pm Monday to Friday 9am–5pm Saturday.
POLICY WORDING

The policy wording gives you all the details about the insurance provided.

The insurance contract

It’s important to read this policy wording carefully.

Please read this policy wording thoroughly, so you fully understand your pet’s cover.

Your policy wording and schedule is evidence of your insurance contract, please check that the information is correct and the cover is exactly what you need. Once you’re happy with it, please keep your policy and schedule in a safe place.

Your policy wording

The policy wording tells you all you need to know about the cover included in your policy and the extent of the cover. To make things easy to understand, you’ll often see these headings:

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Words with special meanings

Some words have a special meaning in the policy. They are listed below. Whenever a word with a special meaning is used in the remainder of the policy, it will be printed in bold type.

Condition
An identified illness, injury or change in your pet's normal healthy state or the way it normally behaves.

Home
The place where you and your family and your pet live in the United Kingdom, Isle of Man or Channel Islands as defined in your schedule.

Period of insurance
12 months from the day cover starts to the day cover ends. First period of insurance is 12 months from the cover start date to the renewal date shown in your schedule. Subsequent periods of insurance are 12 months from the renewal date shown in your schedule.

Pet
Your cat or dog named in your schedule.

You, your
The person or persons named as the policyholder in your schedule.

Your family
Your husband, wife, partner, children, parents or other relatives who normally live with you.

Vet
A current, qualified member of the Royal College of Veterinary Surgeons or, for veterinary treatment outside the UK, the Isle of Man or the Channel Islands, a person registered to practice Veterinary Surgery in the country veterinary treatment is received.

Vet treatment
Any examination, consultation, tests, x-rays, surgery, medication, nursing, care, physiotherapy, and herbal medicine provided by a vet or an employee of a vet practice under a vet's instruction. This also includes homeopathy, acupuncture and any other treatment a vet is authorised to carry out.

We, us, our
Royal & Sun Alliance Insurance plc.
## Essential, Standard and Premier cover levels

<table>
<thead>
<tr>
<th>Limits apply to each pet insured under the policy</th>
<th>Cover levels</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Essential</td>
</tr>
<tr>
<td>Vet fees</td>
<td>£3,000 each illness or injury or a maximum claim period of 12 months (whichever is reached first). Claim period starts from the first date of vet treatment.</td>
</tr>
<tr>
<td>Vet fee limit includes the following:</td>
<td></td>
</tr>
<tr>
<td>Complementary treatment including hydrotherapy up to:</td>
<td>£500</td>
</tr>
<tr>
<td>Treatment food up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Behavioural disorder up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Dental treatment:</td>
<td>Injury only</td>
</tr>
<tr>
<td>Travel expenses (no excess applies) up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Vet fee excess. The excess increases when your pet reaches 9:</td>
<td></td>
</tr>
<tr>
<td>Pets less than age 9 at start of vet treatment:</td>
<td>£50 or £100 or £150</td>
</tr>
<tr>
<td>Pets aged 9 or over at start of vet treatment:</td>
<td>£150 or £200 or £250</td>
</tr>
<tr>
<td>Excess is paid for each separate illness or injury:</td>
<td>Yes</td>
</tr>
<tr>
<td>Putting your pet to sleep and cremation or burial (no excess applies) up to:</td>
<td>£100</td>
</tr>
<tr>
<td>Additional sections</td>
<td></td>
</tr>
<tr>
<td>Third party liability (dogs only) up to:</td>
<td>£1,000,000</td>
</tr>
<tr>
<td>Third party liability excess (for loss or damage to property):</td>
<td>£250</td>
</tr>
<tr>
<td>Death from injury up to:</td>
<td>£600</td>
</tr>
<tr>
<td>Death from illness (less than age 9 only) up to:</td>
<td>£600</td>
</tr>
<tr>
<td>Advertising costs up to:</td>
<td>£600</td>
</tr>
<tr>
<td>Reward up to:</td>
<td>£600</td>
</tr>
<tr>
<td>Theft or straying up to:</td>
<td>£600</td>
</tr>
<tr>
<td>Emergency boarding or daily minding up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Pets abroad cover includes the following:</td>
<td></td>
</tr>
<tr>
<td>Number of trips, of up to 60 days each trip:</td>
<td>0</td>
</tr>
<tr>
<td>Vet fees and emergency expenses (no excess applies) up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Quarantine costs up to:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Loss of healthcare certificate:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Repeat tapeworm treatment:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Holiday cancellation/cutting your trip short:</td>
<td>Not covered</td>
</tr>
<tr>
<td>Holiday cancellation/cutting your trip short excess:</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Helplines</td>
<td></td>
</tr>
<tr>
<td><a href="#">vetfone</a> vet nurse advice helpline:</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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*vetfone* refers to the vet nurse advice helpline.
## Essential, Standard and Premier cover levels (cont.)

<table>
<thead>
<tr>
<th></th>
<th>Essential</th>
<th>Standard</th>
<th>Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal advice helpline:</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Pet bereavement helpline:</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Pet service helpline:</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Essential

Your schedule will show you if you have chosen the Essential cover level. The following limits apply to each pet insured under the policy.

### Vet fees

#### What it provides

Provides **vet treatment** for each new **condition** up to either £3,000 or a maximum claim period of 12 months (whichever is reached first). Claim period starts from the date of the first **vet treatment** and can continue until either limit is reached providing you renew your policy with no break in 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.

Cover applies to illness and injury that occurs and is treated in the United Kingdom, Channel Islands and the Isle of Man.

#### What is covered

**Vet fees**

We will pay for **vet treatment** for your pet if it is injured or ill.

The most we will pay for each **condition** is up to £3,000 or 12 months from the first date of **vet treatment**, whichever happens first.

Your vet fee limit is shown in your schedule.

Please see the important linked **conditions** section on page 8.

#### What is not covered

The following applies to the **vet fees** cover and all covers included within the **vet fees** cover.

We will not pay for:

1. the excess, this is the first part of a claim that you have to pay. This is paid for each **condition**. The excess will be shown in your schedule (full details on page 13);
2. any changes that you or your vet notices in your pet’s health or behaviour before this policy starts, we will not pay claims for these changes or any illness or injury that develop from these changes;
3. any changes that you or your vet notices in your pet’s health or behaviour within the first 14 days of your policy cover start date, we will not pay claims for these changes or any illness that develops from these changes;
4. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;
5. bathing or de-matting your pet unless a vet confirms this is necessary to treat a **condition** and it must be carried out by a vet;
6. the cost of any **vet treatment** for an illness your pet must be vaccinated against (full details on page 20);
7. health enhancers unless to treat a **condition**;
8. any **vet treatment** caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;
9. the cost of **vet treatment** outside normal surgery hours except where a vet considers your pet cannot wait until normal surgery hours;
10. vet calls to your home unless the vet confirms that moving your pet would damage its health;
11. the cost of food including food recommended by a vet;
12. any **vet treatment** for behavioural, mental or emotional disorders;
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. the cost of a cage, bedding or other medical equipment;</td>
<td>13. the cost of a cage, bedding or other medical equipment;</td>
</tr>
<tr>
<td>14. removal of dew claws unless as a result of an injury;</td>
<td>14. removal of dew claws unless as a result of an injury;</td>
</tr>
<tr>
<td>15. post mortem;</td>
<td>15. post mortem;</td>
</tr>
<tr>
<td>16. the cost of transplant surgery, including pre and post operative care;</td>
<td>16. the cost of transplant surgery, including pre and post operative care;</td>
</tr>
<tr>
<td>17. retained/undescended testicles (cryptorchidism);</td>
<td>17. retained/undescended testicles (cryptorchidism);</td>
</tr>
<tr>
<td>18. the cost of prosthesis, including any vet treatment needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</td>
<td>18. the cost of prosthesis, including any vet treatment needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</td>
</tr>
<tr>
<td>19. pheromone products;</td>
<td>19. pheromone products;</td>
</tr>
<tr>
<td>20. any claim as a result of a notifiable disease which includes rabies (full details on page 21);</td>
<td>20. any claim as a result of a notifiable disease which includes rabies (full details on page 21);</td>
</tr>
<tr>
<td>21. any vet treatment your vet recommends to prevent an injury or illness;</td>
<td>21. any vet treatment your vet recommends to prevent an injury or illness;</td>
</tr>
<tr>
<td>22. the cost of vet treatment you choose that is not as a result of an injury or illness;</td>
<td>22. the cost of vet treatment you choose that is not as a result of an injury or illness;</td>
</tr>
<tr>
<td>23. any vet treatment incurred after the limit shown in your schedule is reached or the 12 month limit is reached, whichever happens sooner;</td>
<td>23. any vet treatment incurred after the limit shown in your schedule is reached or the 12 month limit is reached, whichever happens sooner;</td>
</tr>
<tr>
<td>24. any claim if your policy is not in force.</td>
<td>24. any claim if your policy is not in force.</td>
</tr>
</tbody>
</table>

Dental treatment and complementary treatment are included within the vet fees limits:

**Dental treatment**
We will pay for vet treatment required as a result of an injury insured by this policy.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. any vet treatment caused by relating from or related to teeth or gums unless caused by an injury that was insured by this policy;</td>
<td>25. any vet treatment caused by relating from or related to teeth or gums unless caused by an injury that was insured by this policy;</td>
</tr>
<tr>
<td>26. the cost of routine scaling and polishing your pet's teeth unless this is required to treat an injury, insured by this policy.</td>
<td>26. the cost of routine scaling and polishing your pet's teeth unless this is required to treat an injury, insured by this policy.</td>
</tr>
</tbody>
</table>

**Complementary treatment**
We will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating vet.

The most we will pay is £500 and this amount does form part of the vet fee limit.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>27. herbal medicine not prescribed by a vet;</td>
<td>27. herbal medicine not prescribed by a vet;</td>
</tr>
<tr>
<td>28. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.</td>
<td>28. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.</td>
</tr>
</tbody>
</table>

**Putting your pet to sleep and cremation/burial**
We will pay towards the cost if your pet is put to sleep by a vet.

We will pay towards the cost of cremation or burial if your pet dies or is put to sleep by a vet.

The most we will pay is £100 and this amount does not form part of the vet fee limit and no excess applies to this part of the cover.

We will not pay for:
1. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.

**Linked conditions**
Conditions that are considered to be linked by the treating vet

If a number of injuries or illnesses or changes in your pet's health or behaviour are diagnosed by a treating vet as one injury or illness, or the treating vet considers that they are linked to another previously insured injury or illness, we will treat this as one condition and payments for all vet treatment will stop once we have paid up to the limits provided by the Essential cover.

As an example: **Your pet** suffers a cruciate ligament failure in the right leg and this has been claimed for under Essential cover. If at a later time there is a rupture of the cruciate ligament in the left leg and it is the opinion of the treating vet that this condition is linked then we will treat this as one condition and only pay up to the limit provided by the Essential cover.
Standard

Your schedule will show you if you have chosen the Standard cover level. The following limits apply to each pet insured under the policy.

Vet fees
What it provides
Provides vet treatment for all conditions up to a total limit of £4,000 in each period of insurance. There’s also a limit of £1,000 for each condition in each period of insurance. This means that you will be able to claim for ongoing illness or injuries, providing you renew your policy with no break in cover, with no time limit on how long vet treatment can last, up to these limits.

Cover applies to illness and injury that occurs and is treated in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vet fees</strong></td>
<td>The following applies to the vet fees cover and all covers included within the vet fees cover. We will not pay for:</td>
</tr>
<tr>
<td><strong>We</strong> will pay for <strong>vet treatment</strong> for <strong>your pet</strong> if it is injured or ill. The most we will pay for all conditions in each <strong>period of insurance</strong> is a total limit of £4,000. The most we will pay for each condition in each <strong>period of insurance</strong> is £1,000. <strong>Your vet</strong> fee limits are shown in <strong>your schedule</strong>. Please see the important linked <strong>conditions</strong> section on page 10.</td>
<td>1. the excess, this is the first part of a claim that <strong>you</strong> have to pay. This is paid for each <strong>condition</strong> in each <strong>period of insurance</strong>. The excess will be shown in <strong>your schedule</strong> (full details on page 13);</td>
</tr>
<tr>
<td></td>
<td>2. any changes that <strong>you</strong> or <strong>your vet</strong> notices in <strong>your pet’s</strong> health or behaviour before this policy starts, <strong>we</strong> will not pay claims for these changes or any illness or injury that develop from these changes;</td>
</tr>
<tr>
<td></td>
<td>3. any changes that <strong>you</strong> or <strong>your vet</strong> notices in <strong>your pet’s</strong> health or behaviour within the first 14 days of <strong>your policy</strong> cover start date, <strong>we</strong> will not pay claims for these changes or any illness that develops from these changes;</td>
</tr>
<tr>
<td></td>
<td>4. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</td>
</tr>
<tr>
<td></td>
<td>5. bathing or de-matting <strong>your pet</strong> unless a <strong>vet</strong> confirms this is necessary to treat a <strong>condition</strong> and it must be carried out by a <strong>vet</strong>;</td>
</tr>
<tr>
<td></td>
<td>6. the cost of <strong>vet treatment</strong> for an illness <strong>your pet</strong> must be vaccinated against (full details on page 20);</td>
</tr>
<tr>
<td></td>
<td>7. health enhancers unless to treat a <strong>condition</strong>;</td>
</tr>
<tr>
<td></td>
<td>8. any <strong>vet treatment</strong> caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;</td>
</tr>
<tr>
<td></td>
<td>9. the cost of <strong>vet treatment</strong> outside normal surgery hours except where a <strong>vet</strong> considers <strong>your pet</strong> cannot wait until normal surgery hours;</td>
</tr>
<tr>
<td></td>
<td>10. <strong>vet calls to your home</strong> unless the <strong>vet</strong> confirms that moving <strong>your pet</strong> would damage its health;</td>
</tr>
<tr>
<td></td>
<td>11. the cost of food including food recommended by a <strong>vet</strong>;</td>
</tr>
<tr>
<td></td>
<td>12. any <strong>vet treatment</strong> for behavioural, mental or emotional disorders;</td>
</tr>
<tr>
<td></td>
<td>13. the cost of a cage, bedding or other medical equipment;</td>
</tr>
<tr>
<td></td>
<td>14. removal of dew claws unless as a result of an injury;</td>
</tr>
<tr>
<td></td>
<td>15. post mortem;</td>
</tr>
<tr>
<td></td>
<td>16. the cost of transplant surgery, including pre and post operative care;</td>
</tr>
<tr>
<td></td>
<td>17. retained/undescended testicles (cryptorchidism);</td>
</tr>
<tr>
<td></td>
<td>18. the cost of prosthesis, including any <strong>vet treatment</strong> needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</td>
</tr>
<tr>
<td></td>
<td>19. pheromone products;</td>
</tr>
</tbody>
</table>
## What is covered

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>20.</strong> any claim as a result of a notifiable disease which includes rabies (full details on page 21);</td>
<td><strong>20.</strong> any claim as a result of a notifiable disease which includes rabies (full details on page 21);</td>
</tr>
<tr>
<td><strong>21.</strong> any vet treatment you recommend to prevent an injury or illness;</td>
<td><strong>21.</strong> any vet treatment you recommend to prevent an injury or illness;</td>
</tr>
<tr>
<td><strong>22.</strong> the cost of vet treatment you choose that is not as a result of an injury or illness;</td>
<td><strong>22.</strong> the cost of vet treatment you choose that is not as a result of an injury or illness;</td>
</tr>
<tr>
<td><strong>23.</strong> any vet treatment costs incurred after the period of insurance has expired, unless you and we have agreed to further periods of insurance;</td>
<td><strong>23.</strong> any vet treatment costs incurred after the period of insurance has expired, unless you and we have agreed to further periods of insurance;</td>
</tr>
<tr>
<td><strong>24.</strong> any claim if your policy is not in force.</td>
<td><strong>24.</strong> any claim if your policy is not in force.</td>
</tr>
</tbody>
</table>

### Dental treatment and complementary treatment are included within the vet fees limits:

**Dental treatment**

*We will pay for vet treatment required as a result of an illness or injury insured by this policy.*

**Complementary treatment**

*We will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating vet.*

The most we will pay is £500 and this amount does form part of the vet fee limits shown in your schedule.

**Putting your pet to sleep and cremation/burial**

*We will pay towards the cost if your pet is put to sleep by a vet.*

*We will pay towards the cost of cremation or burial if your pet dies or is put to sleep by a vet.*

The most we will pay is £100 and this amount does not form part of the vet fee limit and no excess applies to this part of the cover.

**Linked conditions**

Conditions that are considered to be linked by the treating vet

If a number of injuries or illnesses or changes in your pet's health or behaviour are diagnosed by a treating vet as one injury or illness, or the treating vet considers that they are linked to another previously insured injury or illness, we will treat this as one condition and the most we will pay in each period of insurance for the one condition will be £1,000.

As an example: Your pet suffers a cruciate ligament failure in the right leg and this has been claimed for under Standard cover. If at a later time there is a failure of the cruciate in the left leg and it is the opinion of the treating vet that this condition is linked then we will treat this as one condition and only pay up to the limit of the cover provided by Standard cover in each period of insurance.
Premier

Your schedule will show you if you have chosen the Premier cover level.
The following limits apply to each pet insured under the policy.

Vet fees
What it provides
Provides vet treatment for all conditions up to a total limit of £7,000 in each period of insurance. This means that you will be able to claim for ongoing illness or injuries providing you renew your policy with no break in cover, with no time limit on how long vet treatment can last up to this limit.

Cover applies to illness and injury that occurs and is treated in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vet fees</td>
<td>The following applies to the vet fees cover and all covers included within the vet fees cover.</td>
</tr>
<tr>
<td>We will pay for vet treatment for your pet if it is injured or ill.</td>
<td>We will not pay for:</td>
</tr>
<tr>
<td>The most we will pay for all conditions in each period of insurance is a total limit of £7,000.</td>
<td>1. the excess, this is the first part of a claim that you have to pay. This is paid for each condition in each period of insurance. The excess will be shown in your schedule (full details on page 13);</td>
</tr>
<tr>
<td>Your vet fee total limit is shown in your schedule.</td>
<td>2. any changes that you or your vet notices in your pet’s health or behaviour before this policy starts, we will not pay claims for these changes or any illness or injury that develop from these changes;</td>
</tr>
<tr>
<td>Please see the important linked conditions section on page 12.</td>
<td>3. any changes that you or your vet notices in your pet’s health or behaviour within the first 14 days of your policy cover start date, we will not pay claims for these changes or any illness that develops from these changes;</td>
</tr>
<tr>
<td></td>
<td>4. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</td>
</tr>
<tr>
<td></td>
<td>5. bathing or de-matting your pet unless a vet confirms this is necessary to treat a condition and it must be carried out by a vet;</td>
</tr>
<tr>
<td></td>
<td>6. the cost of vet treatment to treat an illness your pet must be vaccinated against (full details on page 20);</td>
</tr>
<tr>
<td></td>
<td>7. health enhancers unless to treat a condition;</td>
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<td></td>
<td>8. any vet treatment caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;</td>
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<td></td>
<td>9. the cost of vet treatment outside normal surgery hours except where a vet considers your pet cannot wait until normal surgery hours;</td>
</tr>
<tr>
<td></td>
<td>10. vet calls to your home unless the vet confirms that moving your pet would damage its health;</td>
</tr>
<tr>
<td></td>
<td>11. the cost of a cage, bedding or other medical equipment;</td>
</tr>
<tr>
<td></td>
<td>12. removal of dew claws unless as a result of an injury;</td>
</tr>
<tr>
<td></td>
<td>13. any treatment food except as provided under the treatment food section on page 12;</td>
</tr>
<tr>
<td></td>
<td>14. post mortem;</td>
</tr>
<tr>
<td></td>
<td>15. the cost of transplant surgery, including pre and post operative care;</td>
</tr>
<tr>
<td></td>
<td>16. retained/undescended testicles (cryptorchidism);</td>
</tr>
<tr>
<td></td>
<td>17. the cost of prosthesis, including any vet treatment needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</td>
</tr>
<tr>
<td></td>
<td>18. pheromone products;</td>
</tr>
<tr>
<td></td>
<td>19. any claim as a result of a notifiable disease which includes rabies (full details on page 21);</td>
</tr>
<tr>
<td></td>
<td>20. any vet treatment your vet recommends to prevent an injury or illness;</td>
</tr>
<tr>
<td></td>
<td>21. the cost of vet treatment you choose that is not as a result of an injury or illness;</td>
</tr>
</tbody>
</table>
### What is covered

<table>
<thead>
<tr>
<th>Dental treatment</th>
<th>We will pay for <strong>vet treatment</strong> required as a result of an illness or injury insured by this policy.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complementary treatment</td>
<td>We will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <strong>vet</strong>. The most <strong>we</strong> will pay is £1,000 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
</tr>
<tr>
<td>Behavioural disorders</td>
<td>We will pay for <strong>treatment</strong> of a behavioural, mental or emotional disorder carried out on the recommendation of the treating <strong>vet</strong>. The most <strong>we</strong> will pay is £250 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
</tr>
<tr>
<td>Treatment food</td>
<td>We will pay for food recommended by <strong>your vet</strong> in order to treat a <strong>condition</strong> including when the <strong>pet</strong> is hospitalised. The most <strong>we</strong> will pay is £200 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
</tr>
<tr>
<td>Travel expenses</td>
<td>We will pay for travel expenses if <strong>your treating vet</strong> refers <strong>your pet</strong> to another <strong>vet</strong> at a specialist <strong>vet</strong> practice or <strong>vet hospital</strong>. The most <strong>we</strong> will pay is 30p per mile and this amount forms part of the <strong>vet fee total limit shown in your schedule and no excess applies to this part of the cover</strong>.</td>
</tr>
<tr>
<td>Putting your pet to sleep and cremation/burial</td>
<td>We will pay towards the cost if <strong>your pet</strong> is put to sleep by a <strong>vet</strong>. We will pay towards the cost of cremation or burial if <strong>your pet</strong> dies or is put to sleep by a <strong>vet</strong>. The most <strong>we</strong> will pay is £200 and this amount does not form part of the <strong>vet fee limit and no excess applies to this part of the cover</strong>.</td>
</tr>
</tbody>
</table>

### What is not covered

| 22. | any **vet treatment** costs incurred after the **period of insurance** has expired, unless **you** and **we** have agreed to further **periods of insurance**; |
| 23. | any claim if **your** policy is not in force. |
| 24. | the cost of treating a dental **condition** unless **your pet** has had its teeth checked in the 12 months before the **condition** that **you** are claiming for started and **your pet** has had all the **vet treatment** recommended during that check carried out; |
| 25. | the cost of routine scaling and polishing **your pet’s teeth** unless this is required to treat an illness or injury insured by this policy. |

#### Dental treatment, complementary treatment, behavioural disorders, treatment food and travel expenses are included within the vet fees limit:

<table>
<thead>
<tr>
<th>Dental treatment</th>
<th>Complementary treatment</th>
<th>Behavioural disorders</th>
<th>Treatment food</th>
<th>Travel expenses</th>
<th>Putting your pet to sleep and cremation/burial</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay for <strong>vet treatment</strong> required as a result of an illness or injury insured by this policy.</td>
<td>We will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <strong>vet</strong>. The most <strong>we</strong> will pay is £1,000 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
<td>We will pay for <strong>treatment</strong> of a behavioural, mental or emotional disorder carried out on the recommendation of the treating <strong>vet</strong>. The most <strong>we</strong> will pay is £250 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
<td>We will pay for food recommended by <strong>your vet</strong> in order to treat a <strong>condition</strong> including when the <strong>pet</strong> is hospitalised. The most <strong>we</strong> will pay is £200 and this amount forms part of the <strong>vet fee total limit shown in your schedule</strong>.</td>
<td>We will pay for travel expenses if <strong>your treating vet</strong> refers <strong>your pet</strong> to another <strong>vet</strong> at a specialist <strong>vet</strong> practice or <strong>vet hospital</strong>. The most <strong>we</strong> will pay is 30p per mile and this amount forms part of the <strong>vet fee total limit shown in your schedule and no excess applies to this part of the cover</strong>.</td>
<td>We will pay towards the cost if <strong>your pet</strong> is put to sleep by a <strong>vet</strong>. We will pay towards the cost of cremation or burial if <strong>your pet</strong> dies or is put to sleep by a <strong>vet</strong>. The most <strong>we</strong> will pay is £200 and this amount does not form part of the <strong>vet fee limit and no excess applies to this part of the cover</strong>.</td>
</tr>
</tbody>
</table>

#### Linked conditions

**Conditions that are considered to be linked by the treating vet**

If a number of injuries or illnesses or changes in **your pet’s health or behaviour** are diagnosed by a treating **vet** as one injury or illness, or the treating **vet** considers that they are linked to another previously insured injury or illness, **we** will treat this as one **condition** and the most **we** will pay in each **period of insurance** for the one **condition** is up to the **vet fee limit of £7,000**.

As an example: **Your pet** suffers a cruciate ligament failure in the right leg and this has been claimed for under Premier cover. If at a later time there is a failure of the cruciate in the left leg and it is the opinion of the treating **vet** that this **condition** is linked then **we** will treat this as one **condition** and only pay up to the limit of the cover provided by Premier cover in each **period of insurance**.
What you pay towards the cost of a claim (the excess)

This is the part of the claim that you have to pay. The excess will increase when your pet reaches 9.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Excess amount and how it is paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential</td>
<td></td>
</tr>
<tr>
<td>Vet fees</td>
<td>Pets under 9 years of age at the start of <strong>vet treatment</strong> £50, £100 or £150 is payable for each condition depending on the excess chosen.</td>
</tr>
<tr>
<td></td>
<td>Pets 9 years of age and over at the start of <strong>vet treatment</strong> £150, £200 or £250 is payable for each condition depending on the excess chosen.</td>
</tr>
<tr>
<td>Third party liability</td>
<td>£250 is payable for any claim for loss or damage to property.</td>
</tr>
<tr>
<td>Standard</td>
<td></td>
</tr>
<tr>
<td>Vet fees</td>
<td>Pets under 9 years of age at the start of <strong>vet treatment</strong> £50, £100 or £150 is payable for each condition in each period of insurance you claim depending on the excess chosen.</td>
</tr>
<tr>
<td></td>
<td>Pets 9 years of age and over at the start of <strong>vet treatment</strong> £150, £200 or £250 is payable for each condition in each period of insurance you claim depending on the excess chosen.</td>
</tr>
<tr>
<td>Third party liability</td>
<td>£250 is payable for any claim for loss or damage to property.</td>
</tr>
<tr>
<td>Premier</td>
<td></td>
</tr>
<tr>
<td>Vet fees</td>
<td>Pets under 9 years of age at the start of <strong>vet treatment</strong> £50, £100 or £150 is payable for each condition in each period of insurance you claim depending on the excess chosen.</td>
</tr>
<tr>
<td></td>
<td>Pets 9 years of age and over at the start of <strong>vet treatment</strong> £150, £200 or £250 is payable for each condition in each period of insurance you claim depending on the excess chosen.</td>
</tr>
<tr>
<td>Third party liability</td>
<td>£250 is payable for any claim for loss or damage to property.</td>
</tr>
<tr>
<td>Holiday cancellation and cutting a trip short</td>
<td>£50 is payable for any claim.</td>
</tr>
</tbody>
</table>

**Vet fees excess – what happens if you have an ongoing claim**

If you have the Standard or Premier cover level and your pet receives **vet treatment** for the same **condition** in more than one **period of insurance you** pay the excess you have chosen towards the cost of **vet treatment your pet** receives in each separate **period of insurance**.

**Vet fees – what happens when your pet reaches 9 years of age**

If during the **period of insurance your pet** reaches 9 years of age and your pet has a new **condition you** will pay the higher excess amount.

**Vet fees excess – what happens if your pet reaches 9 years of age during an ongoing claim**

If you have the Standard or Premier cover level and your pet reaches 9 years of age during an ongoing claim you will pay the higher excess amount for any **vet treatment** received for the ongoing **condition** in the next **period of insurance**.

**Changes in vet fee excess**

At the end of each **period of insurance we** have the right to change the excess. If we change the excess, the new excess amount will apply to any new **condition** and for any ongoing **condition** that was insured in a previous **period of insurance**.

Any change in excess will apply from the renewal date of your policy and we will tell you about this change in your renewal documentation and schedule so you can decide if you want to continue this insurance.
### Third party liability (dogs only)

Cover applies to an incident that happens in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
</table>
| **We** will pay the damages and legal costs to others which **you** become legally liable to pay if **your** dog causes:  
- death, injury or illness to a person;  
or  
- unintentional loss or damage to their property.  
If someone who is not a member of **your family** is looking after **your** dog when the death, injury, illness or damage happens, we will still consider **your** claim as long as **you**:  
- asked them to look after **your** dog;  
- did not agree to pay them to look after **your** dog;  
- the death, injury, illness, loss or damage was not to them or their property.  
The most **we** will pay for any claim or series of claims arising from any one event during the period of insurance is shown on the cover level detail on page 6. | **We** will not pay for:  
1. the excess of £250 of each incident for loss or damage to property  
Any claim arising from:  
2. death, injury, illness, loss or damage to **you** or any of **your family**, **your** domestic employees who normally live with **you**, anyone employed under contract of service by **you** or anyone looking after **your** dog with **your** permission;  
3. any employment, trade, profession or business of **you** or any of **your family** or anyone looking after **your** dog with **your** permission;  
4. the use of **your** dog for trade, profession or business;  
5. liability accepted by **you** or any of **your family** under any agreement, unless the liability would exist without the agreement;  
6. liability if **you** have cover under another policy for similar loss damage or liability then we will only pay our share of the claim;  
7. fines or penalties;  
8. any costs as a result of an incident that happens outside the United Kingdom, Isle of Man or Channel Islands;  
9. any incident that happens where **you** work, or at a business premises, or at **your home** if that forms part of a business premises;  
10. any illness, injury, loss, damage or expense caused deliberately by **you**;  
11. any costs or expenses for defending **you** if **we** have not already agreed to pay these costs;  
12. any claim if **your** policy is not in force;  
13. anything detailed in the policy conditions or policy exclusions shown on pages 20–21. |

### Death from injury

Cover applies if **your pet** dies as a result of an injury (or is put to sleep) in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
</table>
| **We** will pay the purchase/donation price of **your pet** if **it** dies as a result of an injury or is put to sleep by a **vet** as a result of an injury, during the period of insurance.  
If **you** are unable to provide proof of what **you** paid, we will pay the cost of a similar **pet** based on the breed, sex and date of birth at the time **you** became the owner of **your pet**.  
The most **we** will pay is the purchase/donation price shown on **your** schedule up to a maximum of the limit shown on the cover level table on page 6. | **We** will not pay for:  
1. death as a result of an injury that happened before the policy cover start date;  
2. any claim if **your** policy is not in force;  
3. anything detailed in the policy conditions or policy exclusions shown on pages 20–21. |
Death from illness
Cover applies if your pet dies as a result of an illness (or is put to sleep) in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> will pay the purchase/donation price of your pet if it dies as a result of an illness or is put to sleep by a vet as a result of an illness, during the period of insurance. If you are unable to provide proof of what you paid, we will pay the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet. The most we will pay is the purchase/donation price shown on your schedule up to a maximum of the limit shown on the cover level table on page 6.</td>
<td><strong>We</strong> will not pay for:</td>
</tr>
</tbody>
</table>

Advertising and reward costs
Cover applies if your pet is lost or stolen in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> will pay for the cost of advertising and for offering a reward for the recovery of your pet if it is lost or stolen during the period of insurance. The most we will pay for advertising costs for each period of insurance is shown on the cover level detail on page 6. Some local authorities do not allow posters to be put up on lamp posts or trees for example. You might want to check what is allowed in your area before any posters are put up. The most we will pay for a reward for each period of insurance is shown on the cover level detail on page 6.</td>
<td><strong>We</strong> will not pay for: Any reward: 1. paid to any person who lives with you or works with you; 2. paid to anyone who was looking after your pet when it was lost or stolen; 3. not supported by a signed receipt which shows the full name and address of the person who finds your pet.</td>
</tr>
</tbody>
</table>

Theft or straying
Cover applies if your pet is permanently lost or stolen in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> will pay the purchase/donation price of your pet if it is permanently lost or stolen, (‘permanently’ means lost or stolen for 90 days) during the period of insurance and is not recovered despite the use of advertising and offering a reward. If you are unable to provide proof of what you paid, we will pay the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet. The most we will pay for any one claim is the purchase/donation price shown on your schedule up to a maximum of the limit shown on the cover level detail on page 6.</td>
<td><strong>We</strong> will not pay for: 1. any claim until 90 days after the date your pet was lost or stolen; 2. any claim if your policy is not in force; 3. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.</td>
</tr>
</tbody>
</table>
Emergency boarding or daily minding is included if you have chosen the Standard or Premier cover level

Emergency boarding or daily minding

The following limits apply to each pet insured under the policy.
Cover applies if you or a member of your family are hospitalised in the United Kingdom, Channel Islands and the Isle of Man.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay the cost of:</td>
<td>We will not pay for:</td>
</tr>
<tr>
<td>• someone to look after your pet, or;</td>
<td>1. hospitalisation that:</td>
</tr>
<tr>
<td>• boarding your pet in a licensed kennel or cattery, and;</td>
<td>• is not as a result of medical advice;</td>
</tr>
<tr>
<td>• an inpatient medical certificate or treating doctor/hospital letter to support your claim;</td>
<td>• was known to be needed before the policy cover start date;</td>
</tr>
<tr>
<td>• if you or a member of your family is hospitalised and no other member of your family is able to look after your pet.</td>
<td>• is as a result of pregnancy or giving birth;</td>
</tr>
<tr>
<td>We will pay for the cost of the pet minder/boarding fees for the whole of your hospital stay up to the limits of the cover. The most we will pay for each period of insurance is shown on the cover level table on page 6.</td>
<td>2. nursing home care or any convalescence not received in a hospital;</td>
</tr>
</tbody>
</table>
| Pets abroad cover is included if you have chosen the Premier cover level

Pets abroad cover

The following limits apply to each pet insured under the policy.
As a resident of the United Kingdom, Channel Islands and the Isle of Man you are allowed under the UK Government Pet Travel Scheme, known as PETS, to take your pet temporarily to certain countries and return home without putting your pet into quarantine.
The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and you need to comply with the rules set out by them. The helpline for DEFRA is shown on the back page.
This covers travel with your pet on a trip to the European Union (EU) countries and territories approved by the Pet Travel Scheme and travel should start from and end at your home.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pets Abroad cover</td>
<td>The following applies to the pets abroad cover and all covers included in the pets abroad cover.</td>
</tr>
<tr>
<td>This provides cover whilst you temporarily travel with your pet on a trip to European Union (EU) countries and territories approved by the Pet Travel Scheme.</td>
<td>We will not pay for:</td>
</tr>
<tr>
<td>Three trips in any period of insurance.</td>
<td>1. non-compliance with the rules of the Pet Travel Scheme as defined by DEFRA;</td>
</tr>
<tr>
<td>No trip can last longer than 60 days.</td>
<td>2. any trip to non-EU countries and territories of the Pet Travel Scheme as defined by DEFRA;</td>
</tr>
<tr>
<td>Each trip must start and end at your home.</td>
<td>3. more than 3 trips in any period of insurance and any one trip that lasts more than 60 days;</td>
</tr>
<tr>
<td></td>
<td>4. any claim as a result of you failing to meet any of the conditions of the Pet Travel Scheme (this applies to conditions set by the UK Government, a carrier or other countries involved in the scheme);</td>
</tr>
</tbody>
</table>
**Pets abroad cover (cont.)**

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. any claim resulting from a trip that started before your policy cover start date;</td>
<td>5. any claim resulting from a trip that started before your policy cover start date;</td>
</tr>
<tr>
<td>6. any costs that the carrier may charge to carry out checks;</td>
<td>6. any costs that the carrier may charge to carry out checks;</td>
</tr>
<tr>
<td>7. your costs in meeting the conditions of the Pet Travel Scheme unless we specifically cover them in this policy;</td>
<td>7. your costs in meeting the conditions of the Pet Travel Scheme unless we specifically cover them in this policy;</td>
</tr>
<tr>
<td>8. you to bring your pet home if it dies;</td>
<td>8. you to bring your pet home if it dies;</td>
</tr>
<tr>
<td>9. any loss as a result of changing money;</td>
<td>9. any loss as a result of changing money;</td>
</tr>
<tr>
<td>10. any claim if your policy is not in force;</td>
<td>10. any claim if your policy is not in force;</td>
</tr>
<tr>
<td>11. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.</td>
<td>11. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.</td>
</tr>
</tbody>
</table>

**Vet fees abroad**

The ‘what is covered’ and ‘what is not covered’ section of the Premier vet fees cover (which applies in the United Kingdom, Channel Islands and the Isle of Man) shown on pages 11–12 apply whilst on a trip.

We will pay for vet fees for your pet if it is injured or ill during a trip.

The most we will pay for vet fees for each trip is up to £2,000 and no excess applies to this cover.

The Premier vet fees cover limits detailed on pages 11–12 does not apply to vets fees abroad.

This section does not increase the vet fees limits we provide for your Premier vet fees cover (which applies in the United Kingdom, Channel Islands and the Isle of Man) shown on pages 11–12.

**Emergency expenses abroad**

**Delayed return home**

We will pay additional costs if you or a member of your family have to pay for extra accommodation, the cost of returning home and other expenses while you are away on a trip, if your return home is delayed due to:

- your pet needing emergency vet treatment;
- your pet needing repeat tapeworm treatment;
- the healthcare certificate being lost, stolen or destroyed while you are on a trip;
- your pet becoming lost before your return home.

The most we will pay for each trip is up to £500.

**Loss of healthcare certificate**

We will pay the cost of replacing your pet’s healthcare certificate if during a trip the original certificate is:

- lost, stolen or destroyed;
- a microchip fails, meaning a new certificate is required.

A healthcare certificate is the official Pet Travel Scheme certificate issued by a vet authorised by the UK Government.

The most we will pay for each trip is up to £250.
### What is covered

**Repeat tapeworm treatment**
- We will pay for the cost of repeat tapeworm treatment if your departure home is delayed by your carrier or your healthcare certificate is lost or stolen during a trip.
- Your carrier must be a transport company approved by the UK Government to carry animals in accordance with the Pet Travel Scheme.
- The most we will pay for each trip is up to £500.

**Quarantine costs**
- We will pay the cost of quarantine kennelling costs you have to pay if your pet is unable to travel home from a trip due to:
  - illness or injury
  - failure of microchip which was fitted before travel
  - your health certificate being lost, stolen or destroyed.
- The most we will pay for each trip is up to £2,000.

### What is not covered

**Repeat tapeworm treatment**
- We will not pay for:
  - Exclusions 1–11 listed under pets abroad cover and:
    1. obtaining the initial tapeworm treatment;
    2. any claim if the initial and repeat tapeworm treatment was not performed in the time-scale required by Pet Travel Scheme;
    3. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.

**Quarantine costs**
- We will not pay for:
  - Exclusions 1–11 listed under pets abroad cover and:
    1. any claim resulting from a condition you knew about before booking your trip or before your policy cover start date;
    2. any claim as a result of illness that happens within the first 14 days of the policy cover start date;
    3. claims for microchip failure if the microchip was:
       - not fitted;
       - not tested and/or it was established that the microchip was not functioning prior to departure;
    4. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.

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### Holiday cancellation and cutting your trip short is included if you have chosen the Premier cover level

**Holiday cancellation and cutting your trip short**

The following limits apply to each pet insured under the policy.

Cover applies if you are on holiday (for more than 24 hours) in the United Kingdom, Channel Islands and the Isle of Man or elsewhere in the world and your pet goes missing or is taken ill in the United Kingdom, Channel Islands and the Isle of Man. You will be covered for three trips in any period of insurance.

No trip can last longer than 60 days.

Each trip must start and end at your home.

### What is covered

**Holiday cancellation and cutting your trip short**
- We will pay the cost of any lost travel and accommodation expenses for you if you have to cancel or cut short a trip because your pet:
  - goes missing during your trip, or;
  - is ill or injured while you are away or in the 9 days before your trip starts and your pet needs emergency vet treatment.
- The most we will pay for each trip is up to £3,000.

### What is not covered

**Holiday cancellation and cutting your trip short**
- We will not pay for:
  1. the excess of £50 of each claim;
  2. costs that you can recover elsewhere;
  3. any claim for a trip that does not start in the period of insurance;
  4. any claim resulting from a condition you knew about before booking your trip or before your policy cover start date;
  5. any claim as a result of illness that happens within the first 14 days of the policy cover start date;
  6. any claim if your policy is not in force;
  7. anything detailed in the policy conditions or policy exclusions shown on pages 20–21.
How to make a claim

Our aim is to provide a fast and efficient claims service to ensure payment to you of any valid claim as quickly as possible. To help us achieve this please read this section carefully, note the information we require for each type of claim and send your claim form or other information to us promptly. You can download a claim form at www.marksandspencer.com/petinsurance.

Or you can call the RSA Claims team on 0800 980 8750. Always quote the policy number that is printed on your schedule. Please state if it is a third party claim form that you need.

Vet fees

Please complete and send us the claim form within 60 days of the vet treatment starting.

If your vet tells you that vet treatment will happen all at once or over a few visits, you can send the completed claim form along with all supporting receipts in to us once all the vet treatment is completed.

If your vet is treating a condition that is going to require long term vet treatment, please send us a claim form completed by you and your vet along with all the supporting invoices within 60 days of the vet treatment starting and then send us claims for ongoing vet treatment every 3-6 months.

Please make sure that all claim forms are signed by you and your vet and that you tell us if you want us to make payment to you or directly to your vet.

If you have asked us to pay your vet we will send payment directly to the practice.

We will need you to 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.

If your claim involves complementary treatment or a behavioural disorder which has not been provided by your vet the claim form and invoices must be countersigned by your vet.

If your pet was put to sleep, we will need you to provide confirmation from the vet of the date and cause of death.

If your pet is referred to a specialist, we will need copies of any reports the specialist completes.

We may ask your vet, to provide an opinion on whether conditions are connected, and the date changes in your pet’s health or behaviour started.

We do not pay the cost for completing claim forms or the cost of obtaining receipts, invoices or reports required as part of the claim.

We do not pay the excess, as that is the part of the claim you must pay. Your schedule will tell you what this amount is.

We will need you to provide written confirmation that you have paid the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet up to the limit shown on page 6.

We will also need a pedigree certificate if you have one and a receipt for the original purchase/donation price paid for your pet.

If you are unable to provide proof of what you paid, we will pay the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet.

If you do not pay the finder any reward yourself, please provide us with the finder’s details to allow payment to be made directly to them.

We will require receipts for all advertisements placed and materials you wish to claim for along with details of the amount of reward that you advertised.

Lost or stolen pets – if there is no recovery of your pet after 90 days, you will then need to provide a covering letter and provide the information detailed above.

We will also need a pedigree certificate if you have one and a receipt for the original purchase/donation price paid for your pet.

If you are unable to provide proof of what you paid, we will pay the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet up to the limit shown on page 6.

Death from injury/death from illness

We will need you to provide confirmation from the vet of the date and cause of death. If your pet was put to sleep, we will need confirmation from the vet. If your pet was not put to sleep by a vet we will require confirmation from the vet that they have been made aware of the incident.

We will also need a pedigree certificate if you have one and receipt for the original purchase/donation price paid for your pet.

If you are unable to provide proof of what you paid, we will pay the cost of a similar pet based on the breed, sex and date of birth at the time you became the owner of your pet.

You must report the loss of your dog to the Police and, if you have one, the dog warden within 24 hours of discovery and provide their reference number to our claims department. We will ask for confirmation that you have done this.

You must also report the loss of your pet to your local rescue centres and vet practices and provide confirmation that you have made these enquiries to our claims department.

You must not pay the finder any reward yourself; Please provide us with the finder’s details to allow payment to be made directly to them.

We will require receipts for all advertisements placed and materials you wish to claim for along with details of the amount of reward that you advertised.

Lost or stolen pets – if there is no recovery of your pet after 90 days, we will then need to provide a covering letter and provide the information detailed above.

We will also need a pedigree certificate if you have one and a receipt for the original purchase/donation price paid for your pet.

If you do not pay the finder any reward yourself, please provide us with the finder’s details to allow payment to be made directly to them.

We will require receipts for all advertisements placed and materials you wish to claim for along with details of the amount of reward that you advertised.

Lost or stolen pets – if there is no recovery of your pet after 90 days, you will then need to provide a covering letter and provide the information detailed above.

We will also need a pedigree certificate if you have one and a receipt for the original purchase/donation price paid for your pet.

If you do not pay the finder any reward yourself, please provide us with the finder’s details to allow payment to be made directly to them.

Emergency boarding or daily minding

We will need you to provide receipts detailing dates, daily costs of boarding and expenses you have paid. For daily minding, we will need you to provide written confirmation that the person caring for your pet has been paid the amount agreed by us.

You must also provide confirmation of the period you or your family members were in hospital. We will need an inpatient medical certificate or written confirmation from the treating doctor or the hospital (this is covered within the limits of cover) that confirms the dates of the hospital admission and later discharge from hospital.

Pets abroad cover

If you incur costs while temporarily travelling on a trip, you will need to make payment yourself first. Settlement will then be made to you in sterling at the current rate of exchange.

Required Information

We do not cover the cost of obtaining any receipts, proof of purchase, reports or other documentation required as part of any claim.

Vet treatment abroad and emergency expenses abroad

We will need receipts or proof of purchase or bills for all costs and expenses claimed for.
Loss of healthcare certificate
We will need receipts and proof of purchase for the replacement healthcare certificate.

Repeat tapeworm treatment
We will need confirmation that:
• the initial tapeworm treatment was completed and carried out in the time-scale required by the Pet Travel Scheme;
• the repeat tapeworm treatment was necessary in order to comply with the Pet Travel Scheme.
Plus written confirmation from your carrier (or their handling agents) of the delay. Any claims that are not supported by all relevant receipts and confirmation of expenditure including documentary evidence that the initial tapeworm treatment was administered will not be paid.

Quarantine costs
We will need confirmation that your pet was unable to travel back home, evidence of the loss of the healthcare certificate and confirmation that your pet had been microchipped prior to your trip with a microchip of the type required by the Pet Travel Scheme. Plus receipts or proof of purchase or bills for any quarantine kennelling or other costs claimed for.

Holiday cancellation/cutting a trip short
We will need cancellation invoices from your travel agent, tour operator or other holiday sales organisation. The invoices must show the dates and total cost of your holiday, confirmation that payment had been made, the date you decided to cancel or cut short your trip and details of any expenses that you cannot recover.
We do not pay the excess, as that is the part of the claim you must pay. Your schedule will tell you what this amount is.

Claims conditions
These are the claims conditions that you and your family will need to keep to as part of this contract. If you do not, a claim may be rejected or payment could be reduced. In some circumstances your policy might be invalid.

Examination by a vet
You must arrange for a vet to examine and treat your pet as soon as possible after it shows signs of injury, illness or any change in its normal healthy state or behaviour.

Transferring rights
We have the right, if we choose, in your name but at our expense to:
• take over the defence or settlement of any claim;
• start legal action to get compensation from anyone else;
• start legal action to get back from anyone else any payments that have already been made.
You must help us to take legal action against anyone or help us defend any legal action if we ask you to.

Claim negotiation
In respect of third party liability claims you must not settle, reject or negotiate or offer to pay any claim you have made or intend to make under this policy without our written permission.
We may release information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.

Other insurance
If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our share of the claim.

Policy conditions
These are the conditions you and your family will need to keep to as your part of this contract. If you do not, a claim may be rejected or payment could be reduced. In some circumstances your policy might be treated as it never existed.

Fraud
If dishonesty, exaggeration or false documentation is used by you or your family or anyone acting on behalf of you or your family to obtain or support:
• a claims payment under your policy; or
• cover for which you do not qualify; or
• cover at a reduced premium;
all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to a refund of premium and legal action may be taken against you.

Ownership of your pet
You must be the owner and keeper of your pet and it must live with you at your home address shown on your schedule. You should tell us if you are going to give your pet to someone else and that person does not live with you at your home address.

Vaccinations and care
You must have your dog vaccinated against distemper, hepatitis, leptospirosis and parovirus; have your cat vaccinated against infectious enteritis, cat flu and feline leukaemia.
If your pet is not vaccinated, we will not pay any claims that result from any of the above illnesses.
You must also provide proper care and attention to your pet at all times.

Changes in your circumstance
Failure to tell us about any of the following changes may result in increased premiums, a claim being rejected or not fully paid or your policy being cancelled or treated as if it never existed.
You must tell us within 30 days as soon as you know about any of the following changes:
• you are going to move home;
• you are no longer the owner and keeper of the pet;
• your pet stops living with you at your home;
• you have a pet policy covering your pet declared void or cancelled;
• your pet has been trained to attack;
• your pet has been used for commercial, guard or security purposes;
• your pet has been used for racing, commercial breeding or monetary gain;
• your pet has had complaints made about its behaviour;
• your pet has been involved in an incident which has caused a legal action;
• your pet is neutered or spayed.

Transferring your interest in the policy
You cannot transfer your interest in this policy to anyone else without our written permission.

Renewal Information
If we offer a further period of insurance, we may change your premium, your excess, policy benefits, and terms and conditions. We will tell you about any change in your renewal documentation and schedule so you can decide if you want to continue this insurance.
There are a number of reasons why your price increases at renewal. Like us, pets get older, and sadly they’re more likely to fall ill. In fact, our claims data shows that the cost of looking after your pet’s health doubles every four to five years. That’s why your renewal price increases each year and your excess will increase when your pet turns nine. Unfortunately, once a pet has been taken ill, in general they’re more likely to fall ill again. That’s why, if a claim is paid, the price you will pay next year can double. It’s important you budget for renewal prices to increase as your pet gets older. How much they go up is different for everyone and depends on things like your pet’s breed, their age, and health, and there is no limit to how much your renewal price can increase over time. Each year we will send you renewal terms. These may include renewing to a different M&S Insurance insurer if your existing insurer is not offering renewal.

If you pay your premium by Direct Debit, credit or debit card or other continuing payment authority, your existing policy may automatically be renewed. If we are able to do this, unless we hear from you, your cover will automatically be renewed to the insurer named in our renewal letter. The renewal terms will include any changes that apply to your policy cover.

If you do not want to renew your policy, please let us know before the renewal date. If you do not tell us and your policy is renewed, we will continue to deduct the new premium from your bank or credit card account.

Changes in vet fee limits
If we offer and you accept a change in your vet fee limit, any change will apply from the renewal date of your policy. Your renewal documentation and schedule will explain the way the vet fee limit will apply to any new conditions after the renewal date and the way the vet fee limit will apply to any existing or ongoing conditions that were insured in a previous period of insurance.

Financial sanctions
We won’t provide any cover or be liable to provide any payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy no refund of premium will be made.

Change of insurer
Periodically, for commercial reasons, M&S Insurance may decide to change its chosen insurer(s). In such circumstances we will write to you not less than 21 days before your current insurance expires with details of the new proposed insurer and any other changes to your policy cover.

Policy exclusions
These are the exclusions that apply to all sections of your policy

Age
We will not pay claims for any pet which is less than 8 weeks of age at the policy cover start date;

Deliberate acts
We will not pay any illness, injury, loss, damage or expense caused deliberately by you or members of your family.

The use of your dog or cat
We will not pay claims for any dog that is trained to attack or used for commercial guard or security purposes or for any form of racing, commercial or monetary gain or any cat that is used for commercial breeding or monetary gain. Commercial breeding means used for breeding more than 2 times in the pet’s lifetime.

Fighting
We will not pay claims for any dog that is used for fighting.

Business use
We will not pay claims arising out of your profession, your occupation or any business.

Dangerous dogs
We will not pay claims for 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.

Notifiable diseases
We will not pay claims for any pet which suffers from a notifiable disease as named in the Animal Health Act 1981 or any subsequent amendment which includes rabies. A list of notifiable diseases is held by DEFRA (the Department for Environment, Food and Rural Affairs). The helpline for DEFRA is shown on the back page.

Worrying livestock
We will not pay claims for the cost and compensation in respect of putting your pet to sleep under a court order following its destruction for the protection of livestock.

Territorial limits
We will not pay for claims outside the territorial limits of the United Kingdom, Channel Islands, Isle of Man and if you have Premier cover under the pets abroad cover the EU countries and territories approved by the Pet Travel Scheme.

Infringement of United Kingdom animal health and important legislation
We will not pay for any claim as a result of restrictions put on your pet by the Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland.

Fines and penalties
We will not pay for legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom Channel Islands or the Isle of Man.

War risks
We will not pay for any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Cancelling the policy
Your right to cancel the policy within the statutory period
If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation.
We will refund any premiums already paid, except when you have already made a claim under your policy.

Your right to cancel the policy outside the statutory period
You may cancel this policy at any time.

Monthly payment
If you pay by monthly instalments and you cancel this insurance because your pet has died, has been lost or stolen and you make a claim for this, we will not deduct outstanding instalments for the remainder of the current period of insurance from any claim payment.
If you pay by monthly instalments and you cancel this insurance for any other reason other than those stated above and you make a claim, we will deduct outstanding instalments for the remainder of the current period of insurance from any claim payment.

Annual payment
If you pay the full annual premium and you cancel this insurance and you have not made a claim we will refund the proportion of the premium already paid for the remainder of the current period of insurance.
If you pay the full annual premium and you cancel this insurance because your pet has died, has been lost or stolen, and you make a claim for this, we will refund the proportion of the premium already paid for the remainder of the current period of insurance.
If you pay the full annual premium and you cancel this insurance for any other reason other than those stated above and you make a claim, we will not refund the proportion of the premium already paid for the remainder of the current period of insurance.

Cancelling the monthly premium instalment agreement
Your policy has a normal period of insurance of 12 months and your legal contract with us is for this period.
You may have asked and we may have agreed for your annual premium to be paid on a monthly basis by instalments.
We reserve the right to terminate the policy in the event that there is a default in instalment payments.
If you no longer wish to pay for your premium on a monthly basis but wish to keep your policy, we can tell you how much you will have to pay for the rest of the period of insurance. If this amount is not paid by the date given in our reply to you, then all cover under your policy will be cancelled from this date.

Our right to cancel
We can cancel this policy by giving you at least 14 days notice at your last known address. We will only do so for the following reasons, and not before, where possible, making contact with you to seek an opportunity to agree a solution with you:
• failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
• the use or threat of violence or aggressive behaviour against our staff, contractors or property;
• the use of foul or abusive language;
• nuisance or disruptive behaviour.
You will be entitled to a refund of a proportion of any unexpired premium, providing no claims had been made for the current period of insurance.

Law applicable
Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live.
We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.
This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Complaints Procedure

Our commitment to customer service
At M&S, we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Our promise to you
We will:
• Acknowledge all complaints promptly;
• Investigate quickly and thoroughly;
• Keep you informed of progress;
• Do everything possible to resolve your complaint fairly;
• Ensure you are clear on how to escalate your complaint, if necessary

Step 1
If your complaint relates to your policy then please call our Customer Services team on 0800 980 8740.
If your complaint relates to a claim then please call the Royal & Sun Alliance Insurance plc (RSA) Claims team on 0800 980 8750.
We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We’ll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Step 2
In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our customer relations team’s contact details are as follows:
Post: M&S Pet Insurance,
Customer Relations Team,
PO Box 255
Wymondham NR14 8DP
Email: crt.halifax@uk.rsagroup.com
If you are still not happy

If you are still unhappy after our Customer Relations Team’s review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR

Telephone: 0800 0234567 (free from mobile phones and standard land line) 0300 1239123 (costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

How we use your information

Who are the data controllers?

• Royal & Sun Alliance Insurance plc is the insurer of M&S Pet Insurance. RSA Insurance plc collects and uses personal information about you so that they can provide you with a policy that suits your insurance needs. Some of this information may be collected directly from you and some may be collected from other sources including M&S Bank (a trading name of Marks & Spencer Financial Services plc), for example, during the sale of the policy. Royal & Sun Alliance (RSA) Insurance plc (Bowling Mill, Dean Clough, Industrial Park, Halifax, HX3 5WA) is the data controller in respect of your personal information that it has received from M&S Bank, as distributor, and also in respect of any information that it has collected directly from you or from other sources as set out in its Privacy Notice.

• M&S Bank (a trading name of Marks & Spencer Financial Services plc), Kings Meadow, Chester CH99 9FB, is responsible for the promotion and distribution of M&S Pet Insurance. We will collect and use personal information about you during the promotion and sale of the product which may be provided by you but could also include information that we have previously collected about you, e.g. any information held about you as a banking customer. M&S Bank is the data controller for this information which will be shared with RSA as set out in its Privacy Notice.

An overview of how M&S Bank will collect and use your information

M&S Bank will share your personal information with RSA to enable RSA to provide you with a quote, administer your policy and manage your claims. If you make a claim, any information you give to us, or to RSA, may be put in a register of claims database and it may be shared with other insurers to prevent fraudulent claims.

Please read an overview of our Privacy Notice below. You can access the full Privacy Notice at marksandspencer.com/bankprivacynotice or by writing to: M&S Bank, Kings Meadow, Chester, CH99 9FB.

This provides an overview of:
• the types of information we collect about you
• how we collect and use it
• who we might share it with
• the steps we’ll take to make sure it stays private and secure.

We’ll also explain your rights to your information. This is just an overview of some key points. A full description is contained in the privacy notice which you can obtain by visiting www.marksandspencer.com/bankprivacynotice or by writing to: M&S Bank, Kings Meadow, Chester, CH99 9FB.

This is an overview of:
• the types of information we collect about you
• how we collect and use it
• who we might share it with
• the steps we’ll take to make sure it stays private and secure
• your rights to your information.

Who we are

When we say ‘we’, we mean M&S Bank who is the data controller for your M&S Pet Insurance. The data controller is responsible for deciding how your information is used and ensuring it is private and secure.

M&S Bank is a trading name of Marks & Spencer Financial Services plc. Registered in England No. 1772585. Marks & Spencer Financial Services plc is entered in the Financial Services Register. Registration No. 151427. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

M&S Bank is part of the HSBC Group of companies.

The information we collect

We collect information about you from different places including:
• directly from you
• from a third party acting on your behalf e.g. an intermediary or broker
• from other HSBC companies
• from Marks and Spencer plc
• from publicly available sources
• when we generate it ourselves
• from other organisations.

We’ll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past. You’re responsible for making sure you give us accurate and up-to-date information. If you provide information for another person on your account, you’ll need to tell them how to find the Privacy Notice and make sure they agree to us using their information for the purposes set out in it.
How we’ll use your information
We’ll use it to provide any products and services you’ve requested and for other purposes, for example:
• to confirm your identity and address
• to understand how you use your accounts
• to carry out your instructions
• to improve our products and services
• to offer you other services we believe may benefit you unless you ask us not to.
We’ll only use your information where we’re allowed to by law e.g. carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it. We may use automated systems to help us make credit decisions as well as carrying out fraud and money laundering checks.

Who we can share your information with
M&S Bank will share your personal information with RSA to enable it to provide you with a quote, administer your policy and manage your claims. If you make a claim, any information you give to us, or to RSA, may be put in a register of claims database and it may be shared with other insurers to prevent fraudulent claims.
We may share your information with other HSBC Group members and any subcontractors, agents, or service providers who work for us or other HSBC Group companies as well as Marks and Spencer plc. We may also share your information with others outside of the HSBC Group e.g. regulators, insurers, other financial institutions, brokers, agents as well as credit reference and fraud prevention agencies.

Sensitive information
When you apply for insurance, you may need to give us sensitive health information if the insurer needs this to give you a quote. We will keep this information secure and process it in accordance with relevant laws and regulations. Where appropriate, we will ask for consent to collect and use this information.

How long we’ll keep your information
We’ll keep your information for as long as you have a relationship with us. After it ends, we’ll keep it where we may need it for our legitimate purposes e.g. to help us respond to queries or complaints, or for other reasons e.g. fighting fraud and financial crime, and responding to requests from regulators.

Transferring your information overseas
Your information may be transferred and stored in countries outside the European Economic Area (EEA), including some that may not have laws that provide the same level of protection for personal information. When we do this, we’ll ensure it has an appropriate level of protection.

Your rights
You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, to ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

More information
If you’d like more details about anything covered in this summary, please see our full Privacy Notice. You can view or download a copy by visiting marksandspencer.com/bankprivacynotice or if you prefer paper, give us a call on 0345 900 0900 and we’ll send you one in the post.

Royal & Sun Alliance Insurance plc (RSA) Privacy Notice
Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?
We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands. We also provide insurance services in partnership with other companies.

Why do we collect and use your personal information?
As an insurer, we need your personal information to understand the level of insurance cover you require. We’ll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.
We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you’ll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).
We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).
Once you become a customer, we’ll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.
For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).
If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).
In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as “special categories of personal data”.
- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our “legitimate interests”. When relying on this condition, we will act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

**Where else do we collect information about you?**

Where possible, we’ll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

**Will we share your personal information with anyone else?**

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business; Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

**Which decisions made about you will be automated?**

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay;
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services;
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]

3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]

4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
   a. If you believe that the information we hold about you is inaccurate, or;
   b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
   c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
   d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.

5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
   a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
   b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn’t be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to. If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don’t, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn’t necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice.

If you have any queries regarding our privacy notice please contact us and we will be happy to discuss any query with you. Our privacy notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.
How you can contact us about this Privacy Notice?
If you have any questions or comments about this privacy notice please contact:
The Data Protection Officer
RSA
Bowling Mill
Dean Clough
Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How you can lodge a complaint?
If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner’s Office, whose contact details are;

Information Commissioner’s Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Renewal information
Each year we will send you renewal terms. These may include renewing to a different M&S Insurance insurer if your existing insurer is not offering renewal.
If you pay your premium by Direct Debit, credit or debit card or other continuing payment authority, your existing policy may automatically be renewed. If we are able to do this, unless we hear from you, your cover will automatically be renewed to the insurer named in our renewal letter. The renewal terms will include any changes that apply to your policy cover.
If you do not want to renew your policy, please let us know before the renewal date. If you do not tell us and your policy is renewed, we will continue to deduct the new premium from your bank or credit card account.
Useful phone numbers to help you

For your convenience, we have a number of helplines to deal with everything from claims to a change of address.

**vetfone**

*24 hour freephone 0800 980 5583*

A 24 hour freephone helpline that you can use as often as you need, day or night, if you are worried about your pet's health. Lines are open 24 hours a day, 365 days a year.

**Customer Services Team**

*Freephone 0800 980 8740*

If your circumstances change and you need to update your cover or you have a query, just call the Customer Services team. Lines are open Monday to Friday 8am-6pm, Saturday 9am-5pm.

**RSA Claims Team**

*Freephone 0800 980 8750*

If you need to make a claim or enquire about an existing claim, just pick up the phone and call the RSA Claims team. Lines are open Monday to Friday 8am-6pm, Saturday 9am-5pm.

**Pet Bereavement**

*Freephone helpline 0800 980 5581*

If you need help and support, you may find some comfort from calling our pet counselling helpline, where trained counsellors are available 24 hours a day. Lines are open 24 hours, 7 days a week and the scheme number to quote should you call is 71884.

**Legal Advice**

*Freephone helpline 0800 980 5580*

Legal professionals can give you advice and help on legal issues related to your pet. Lines are open 24 hours, 7 days a week.

**DEFRA**

*Helpline 03459 33 55 77*

Lines are open Monday to Friday 8am-6pm.

**Pet Service**

*We can help you find the following in your area by calling freephone 0800 980 8740*

Micro chippier, pet behaviourist, dog walker, pet minder, pet friendly accommodation, pet trainer, pet cemetery. Lines are open Monday to Friday 8am-6pm, Saturday 9am-5pm.

Please call 0800 980 8740 if you would like to receive this information in an alternative format such as large print, Braille or audio.

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