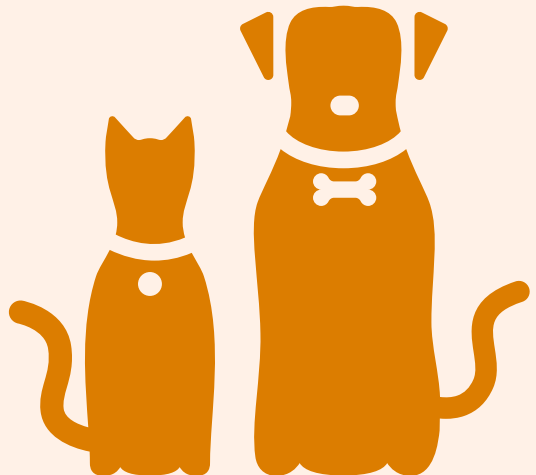


**PET INSURANCE**

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The policy booklet for  
your pet insurance



# 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 next few pages form your policy summary (key facts), which lays out the main benefits and terms and conditions of your policy.

After that, 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 SUMMARY

This is a summary of the M&S Pet Insurance Essential, Standard and Premier cover which is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract that provides cover for the cost of the major risks of owning a dog or cat including the cost of vet treatment. It may be renewed each year subject to the terms and conditions that apply at that time.

The following tables provide only a summary of the main policy features and benefits, and any significant exclusions or limitations. For full policy details and our full terms and conditions, please read your policy wording which is part of this policy booklet. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

You can choose whether you would like Essential, Standard or Premier cover level.

Limits apply to each pet insured under the policy	Cover levels		
	Essential	Standard	Premier
<b>Vet fees</b>			
Vet fees and treatment period up to:	£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.	£4,000 in total in each period of insurance. £1,000 maximum each illness or injury in each period of insurance.	£7,000 in total in each period of insurance. No separate limit on each illness or injury.
<b>Vet fee limit includes the following:</b>			
Complementary treatment including hydrotherapy up to:	£500	£500	£1,000
Treatment food up to:	Not covered	Not covered	£200
Behavioural disorder up to:	Not covered	Not covered	£250
Dental treatment:	Injury only	Injury and illness	Injury and illness
Travel expenses (no excess applies) up to:	Not covered	Not covered	30p a mile
<b>Vet fee excess:</b>			
Pets less than age 9 at start of vet treatment:	£50 or £100 or £150	£50 or £100 or £150	£50 or £100 or £150
Pets aged 9 or over at start of vet treatment:	£150 or £200 or £250	£150 or £200 or £250	£150 or £200 or £250
Excess is paid for each separate illness or injury:	Yes	Yes – in each year you claim	Yes – in each year you claim
Putting your pet to sleep and cremation or burial (no excess applies) up to:	£100	£100	£200
<b>Additional sections</b>			
Third party liability (dogs only) up to:	£1,000,000	£1,000,000	£2,000,000
Third party liability excess (for loss or damage to property):	£250	£250	£250
Death from injury up to:	£600	£600	£1,500
Death from illness (less than age 9 only) up to:	£600	£600	£1,500
Advertising costs up to:	£600	£600	£1,250
Reward up to:	£600	£600	£750
Theft or straying up to:	£600	£600	£1,500
Emergency boarding or daily minding up to:	Not covered	£60 a week up to a total of £600	£70 a week up to a total of £750
<b>Pets abroad cover includes the following:</b>			
Number of trips, of up to 60 days each trip:	0	0	3
Vet fees and emergency expenses (no excess applies) up to:	Not covered	Not covered	£2,000 and £500
Quarantine costs up to:	Not covered	Not covered	£2,000
Loss of healthcare certificate:	Not covered	Not covered	£250
Repeat tapeworm treatment:	Not covered	Not covered	£500
Holiday cancellation/cutting your trip short:	Not covered	Not covered	£3,000
Holiday cancellation/cutting your trip short excess:	Not applicable	Not applicable	£50

	Cover levels		
	Essential	Standard	Premier
<b>Helplines</b>			
<b>vetfone</b> vet nurse advice helpline:	Yes	Yes	Yes
Legal advice helpline:	Yes	Yes	Yes
Pet bereavement helpline:	Yes	Yes	Yes
Pet service helpline:	Yes	Yes	Yes

Features and benefits (policy section)	Significant exclusions or limitations
<b>Vet fees</b>	
<p><b>Essential, Standard and Premier</b> If your pet needs treatment by a vet for an injury or illness including complementary treatment.</p> <p><b>Essential</b> Your vet fees include dental treatment following an injury.</p> <p><b>Standard</b> Your vet fees include dental treatment following an illness or injury.</p> <p><b>Premier</b> Your vet fees include dental treatment following an illness or injury, behavioural disorders, treatment food and travel expenses.</p>	<p><b>For Essential, Standard and Premier:</b> We will not pay claims for any changes that you or your vet notices in your pet's health or behaviour before this policy starts, or any illness or injury that develop from these changes; We will not pay claims for any changes that you or your vet notices in your pet's health, or behaviour within the first 14 days of your policy cover, or any illness that develops from these changes; We will not pay for vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration.</p> <p><b>For Essential:</b> We will not pay any treatment caused by, relating from or relating to teeth or gums unless caused by an injury that was insured by this policy;</p> <p><b>For Essential and Standard:</b> We will not pay:  <ul style="list-style-type: none"> <li>any vet treatment for behavioural disorders;</li> <li>the cost of food including food recommended by a vet;</li> </ul> </p> <p><b>For Standard and Premier:</b> We will not pay 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.</p>
<p><b>Putting your pet to sleep and cremation or burial</b> If your pet is put to sleep by a vet and the cost of cremation or burial.</p>	

**The following sections apply to all cover levels:**

**Third party liability (dogs only)**

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.  
Cover extends to someone looking after your dog with your permission as long as you did not agree to pay them to look after your dog.

Death, injury, 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;  
The use of your dog for trade, profession or business;  
Any incident that happens where you work, or at a business premises, or at your home if that forms part of a business premises;  
Any illness, injury, loss, damage or expense caused deliberately by you;  
You must not settle, reject, negotiate or agree to pay any claim without our prior agreement.

**The following sections apply to all cover levels:**

**Death from injury**

Features and benefits (policy section)	Significant exclusions or limitations
<p>If your pet dies as a result of an injury or is put to sleep by a vet as a result of an injury.</p>	<p>Death as a result of an injury that happened before this policy starts.</p>
<p><b>Death from illness</b></p>	
<p>If your pet dies as a result of an illness or is put to sleep by a vet as a result of an illness.</p>	<p>Death as a result of an illness that happened before this policy starts;                      Death as a result of illness that happens within the first 14 days of your policy cover;                      Death of a pet aged 9 years and above.</p>
<p><b>Advertising costs and reward</b></p>	
<p>If your pet is lost or stolen the cost of advertising and for offering a reward.</p>	<p>Any reward:                      given to any person who lives or works with you;                      paid to anyone who was looking after your pet when it was lost or stolen.</p>
<p><b>Theft or straying</b></p>	
<p>If your pet is permanently lost or stolen, ('permanently' means lost or stolen for 90 days) and is not recovered despite the use of advertising and offering a reward.</p>	
<p><b>Emergency boarding or daily minding applies to Standard and Premier</b></p>	
<p><b>Emergency boarding or daily minding (Standard and Premier)</b></p>	
<p>If you or a member of your family is hospitalised and no other member of your family is able to look after your pet. We will pay for the cost of the pet minder/boarding fees for the whole of your hospital stay. We will pay the cost of an inpatient medical certificate or treating doctor/hospital letter to support your claim.</p>	<p>Hospitalisation that</p> <ul style="list-style-type: none"> <li>• is not as a result of medical advice;</li> <li>• you knew you needed before the cover start date;</li> <li>• is as a result of pregnancy or giving birth;</li> </ul> <p>We will not pay anyone that is a member of your family.</p>
<p><b>Pets abroad cover and holiday cancellation and cutting your trip short apply to Premier</b></p>	
<p><b>Pets abroad cover (Premier cover level)</b></p>	
<p>If you take your pet on a trip temporarily to certain (EU) countries and territories in accordance with the UK Government Pet Travel Scheme and return home without putting your pet into quarantine.                      Three trips in any period of insurance.                      No trip can last longer than 60 days.                      Each trip must start and end at your home address in the United Kingdom, Channel Islands or the Isle of Man.                      Pets abroad cover includes:</p> <ul style="list-style-type: none"> <li>• Vet fees and other emergency expenses (delay return home);</li> <li>• Quarantine costs;</li> <li>• Loss of healthcare certificate and repeat tapeworm treatment.</li> </ul>	<p>Non-compliance with the Pet Travel Scheme;                      Any trip to non-EU countries and territories of the Pet Travel Scheme;                      Anything that is not covered under your Premier vet fees cover (in the UK) shown on page 18-19;                      Any claim resulting from a condition you knew about before booking your trip or before your policy cover start date;                      Bringing your pet home if it should die while you are on a trip.</p>

Features and benefits (policy section)	Significant exclusions or limitations
<b>Holiday cancellation and cutting your trip short (Premier cover level)</b>	
<p>If you have lost travel and accommodation expenses because you have to cancel a trip because your pet:</p> <ul style="list-style-type: none"> <li>• goes missing in UK during your trip, or;</li> <li>• is ill or injured while you are away or in the 9 days before your trip starts and your pet needs emergency vet treatment.</li> </ul> <p>Three trips in any period of insurance. No trip can last longer than 60 days.</p>	<p>Any costs that you can recover elsewhere; Any trip that does not start in the period of insurance; Any claim resulting from a condition you knew about before booking your trip or before your policy cover start date; Any claim as a result of illness that happens within the first 14 days of the policy cover start date</p>

## Vet treatment periods explained

### Essential

Provides vet treatment for each new illness or injury 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 provided your policy remains in force. Once you reach the 12 month or £3,000 limit, you will not be able to claim for the same illness or injury in future or continue to receive payment for existing treatment even if you renew the policy.

### Standard

Provides vet treatment for all illnesses and injuries up to a total limit of £4,000 each year. There's also a limit of £1,000 for each separate illness or injury claim. This means that you'll be able to claim for ongoing illness or injuries, provided you continue to renew your policy, with no time limit on how long vet treatment can last, up to these limits.

### Premier

Provides vet treatment for all illnesses and injuries up to a total limit of £7,000 each year. This means that you'll be able to claim for ongoing illness or injuries, provided you continue to renew your policy, with no time limit on how long vet treatment can last, up to this limit.

All these covers are provided as long as you continue to insure with M&S Pet Insurance and cover continues to be made available to you.

## What you pay towards the cost of a claim (policy excess)

This is the part of the claim that you have to pay.

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

### 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 illness or injury 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 illness or injury 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 illness or injury in the next period of insurance.



## 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 is the limit of the vet fee cover.

## Theft or straying, death from injury or death from illness

Provides cover for the purchase/donation price up to the limits shown on the cover level detail on page 4. If you are unable to provide proof of what you paid for your pet, we will pay the cost of a similar pet based on breed, sex and age at the time you became the owner of your pet, up to the limit shown in the policy.

## Territorial limits

If you have Essential or Standard Cover we will not pay for claims outside the territorial limits of the United Kingdom, Channel Islands and the Isle of Man.

If you have Premier cover, under the pets abroad cover, we will not pay for claims outside the territorial limits of the EU countries and territories approved by the Pet Travel Scheme

## Main exclusions

The policy excludes claims when your pet is under 8 weeks old.

The policy excludes claims that happened before your pet's insurance policy with us started.

The policy excludes claims if your pet should be registered under the Dangerous dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or wolf hybrids.

The policy excludes claims if your pet is used for commercial breeding ('commercial breeding' means used for breeding more than 2 times in the pet's lifetime), monetary gain, commercial guard or security purposes, or for any form of racing, or any pet trained to attack.

## Important information

### Your right to cancel the policy

If having examined your policy 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. To cancel please call our Customer Services team on | 0800 980 8740. Lines are open 8am–6pm Monday to Friday 9am–5pm Saturday. We will refund any premiums already paid, except where you have already made a claim under your policy.

## Cancellation and premium deduction

### Monthly payment

If you pay by monthly instalments and you cancel this insurance for any other reason other than because your pet has died, has been stolen or strays and you make a claim for it, 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 for any other reason other than because your pet has died, has been stolen or strays and you make a claim for this, we will not refund the proportion of the premium already paid for the remainder of the current period of insurance.

## Claims

Should you wish to claim under your M&S Pet Insurance policy you should call the RSA Claims team on 0800 980 8750 as soon as possible. Lines are open 8am–6pm Monday to Friday 9am–5pm and Saturday.

Alternatively, you can download a claim form at [www.marksandspencer.com/petinsurance](http://www.marksandspencer.com/petinsurance).

You must give us any information or help that we may reasonably ask for. Further details of how to claim are included in the policy wording.

## Complaints

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. 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 RSA Claims team on 0800 980 8750. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

M&S Pet Insurance  
Customer Relations Team  
PO Box 255  
Wymondham NR18 8DP

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

## Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

# POLICY WORDING

The next part of the policy booklet is your policy wording which 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:

#### **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.

We're here to help so if you have 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.

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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

Limits apply to each pet insured under the policy	Cover levels		
	Essential	Standard	Premier
<b>Vet fees</b>			
Vet fees and treatment period up to:	£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 <b>vet treatment</b> .	£4,000 in total in each <b>period of insurance</b> . £1,000 maximum each illness or injury in each <b>period of insurance</b> .	£7,000 in total in each <b>period of insurance</b> . No separate limit on each illness or injury.
<b>Vet fee limit includes the following:</b>			
Complementary treatment including hydrotherapy up to:	£500	£500	£1,000
Treatment food up to:	Not covered	Not covered	£200
Behavioural disorder up to:	Not covered	Not covered	£250
Dental treatment:	Injury only	Injury and illness	Injury and illness
Travel expenses (no excess applies) up to:	Not covered	Not covered	30p a mile
<b>Vet fee excess:</b>			
Pets less than age 9 at start of vet treatment:	£50 or £100 or £150	£50 or £100 or £150	£50 or £100 or £150
Pets aged 9 or over at start of vet treatment:	£150 or £200 or £250	£150 or £200 or £250	£150 or £200 or £250
Excess is paid for each separate illness or injury:	Yes	Yes – in each year you claim	Yes – in each year you claim
Putting your pet to sleep and cremation or burial (no excess applies) up to:	£100	£100	£200
<b>Additional sections</b>			
Third party liability (dogs only) up to:	£1,000,000	£1,000,000	£2,000,000
Third party liability excess (for loss or damage to property):	£250	£250	£250
Death from injury up to:	£600	£600	£1,500
Death from illness (less than age 9 only) up to:	£600	£600	£1,500
Advertising costs up to:	£600	£600	£1,250
Reward up to:	£600	£600	£750
Theft or straying up to:	£600	£600	£1,500
Emergency boarding or daily minding up to:	Not covered	£60 a week up to a total of £600	£70 a week up to a total of £750
<b>Pets abroad cover includes the following:</b>			
Number of trips, of up to 60 days each trip:	0	0	3
Vet fees and emergency expenses (no excess applies) up to:	Not covered	Not covered	£2,000 and £500
Quarantine costs up to:	Not covered	Not covered	£2,000
Loss of healthcare certificate:	Not covered	Not covered	£250
Repeat tapeworm treatment:	Not covered	Not covered	£500
Holiday cancellation/cutting your trip short:	Not covered	Not covered	£3,000
Holiday cancellation/cutting your trip short excess:	Not applicable	Not applicable	£50
<b>Helplines</b>			
<b>vetfone</b> vet nurse advice helpline:	Yes	Yes	Yes

# Essential, Standard and Premier cover levels (cont.)

	Cover levels		
	Essential	Standard	Premier
Legal advice helpline:	Yes	Yes	Yes
Pet bereavement helpline:	Yes	Yes	Yes
Pet service helpline:	Yes	Yes	Yes

## 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 provided **your** policy remains in force. 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	What is not covered
<p><b>Vet fees</b></p> <p><b>We</b> will pay for <b>vet treatment</b> for <b>your pet</b> if it is injured or ill.</p> <p>The most <b>we</b> will pay for each <b>condition</b> is up to £3,000 or 12 months from the first date of <b>vet treatment</b>, whichever happens first.</p> <p><b>Your vet</b> fee limit is shown in <b>your</b> schedule.</p> <p>Please see the important linked <b>conditions</b> section on page 15.</p>	<p><b>The following applies to the vet fees cover and all covers included within the vet fees cover.</b></p> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>the excess, this is the first part of a claim that <b>you</b> have to pay. This is paid for each <b>condition</b>. The excess will be shown in <b>your</b> schedule (full details on page 24);</li> <li>any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour before this policy starts, <b>we</b> will not pay claims for these changes or any illness or injury that develop from these changes;</li> <li>any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour within the first 14 days of <b>your</b> policy cover start date, <b>we</b> will not pay claims for these changes or any illness that develops from these changes;</li> <li>vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li> <li>bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat a <b>condition</b> and it must be carried out by a <b>vet</b>;</li> <li>the cost of any <b>vet treatment</b> for an illness <b>your pet</b> must be vaccinated against (full details on page 28);</li> <li>health enhancers unless to treat a <b>condition</b>;</li> <li>any <b>vet treatment</b> caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li> <li>the cost of <b>vet treatment</b> outside normal surgery hours except where a <b>vet</b> considers <b>your pet</b> cannot wait until normal surgery hours;</li> <li><b>vet</b> calls to <b>your home</b> unless the <b>vet</b> confirms that moving <b>your pet</b> would damage its health;</li> <li>the cost of food including food recommended by a <b>vet</b>;</li> <li>any <b>vet treatment</b> for behavioural, mental or emotional disorders;</li> </ol>

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>13. the cost of a cage, bedding or other medical equipment;</li> <li>14. removal of dew claws unless as a result of an injury;</li> <li>15. post mortem;</li> <li>16. the cost of transplant surgery, including pre and post operative care;</li> <li>17. retained/undescended testicles (cryptorchidism);</li> <li>18. the cost of prosthesis, including any <b>vet treatment</b> needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</li> <li>19. pheromone products;</li> <li>20. any claim as a result of a notifiable disease which includes rabies (full details on page 28);</li> <li>21. any <b>vet treatment your vet</b> recommends to prevent an injury or illness;</li> <li>22. the cost of <b>vet treatment you</b> choose that is not as a result of an injury or illness;</li> <li>23. any <b>vet treatment</b> incurred after the limit shown in <b>your</b> schedule is reached or the 12 month limit is reached, whichever happens sooner;</li> <li>24. any claim if <b>your</b> policy is not in force.</li> </ul>
<b>Dental treatment and complementary treatment are included within the vet fees limits:</b>	
<p><b>Dental treatment</b>  <b>We</b> will pay for <b>vet treatment</b> required as a result of an injury insured by this policy.</p>	<ul style="list-style-type: none"> <li>25. any <b>vet treatment</b> caused by relating from or related to teeth or gums unless caused by an injury that was insured by this policy;</li> <li>26. the cost of routine scaling and polishing <b>your pet's</b> teeth unless this is required to treat an injury, insured by this policy.</li> </ul>
<p><b>Complementary treatment</b>  <b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.  The most <b>we</b> will pay is £500 and this amount does form part of the <b>vet</b> fee limit.</p>	<ul style="list-style-type: none"> <li>27. herbal medicine not prescribed by a <b>vet</b>;</li> <li>28. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ul>
<p><b>Putting your pet to sleep and cremation/burial</b>  <b>We</b> will pay towards the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.  <b>We</b> will pay towards the cost of cremation or burial if <b>your pet</b> dies or is put to sleep by a <b>vet</b>.  The most <b>we</b> will pay is £100 and this amount does not form part of the <b>vet</b> fee limit and no excess applies to this part of the cover.</p>	<p><b>We</b> will not pay for:</p> <ul style="list-style-type: none"> <li>1. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ul>
<b>Linked conditions</b> <b>Conditions that are considered to be linked by the treating vet</b>	
<p>If a number of injuries or illnesses or changes in <b>your pet's</b> health or behaviour are diagnosed by a treating <b>vet</b> as one injury or illness, or the treating <b>vet</b> considers that they are linked to another previously insured injury or illness, <b>we</b> will treat this as one <b>condition</b> and payments for all <b>vet treatment</b> will stop once <b>we</b> have paid up to the limits provided by the Essential cover.</p> <p>As an example: <b>Your pet</b> 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 <b>vet</b> that this <b>condition</b> is linked then <b>we</b> will treat this as one <b>condition</b> and only pay up to the limit provided by the Essential cover.</p>	

# 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, provided **you** continue to renew **your** policy, 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.

What is covered	What is not covered
<p><b>Vet fees</b></p> <p>We will pay for <b>vet treatment</b> for <b>your pet</b> if it is injured or ill.</p> <p>The most <b>we</b> will pay for all <b>conditions</b> in each <b>period of insurance</b> is a total limit of £4,000.</p> <p>The most <b>we</b> will pay for each <b>condition</b> in each <b>period of insurance</b> is £1,000.</p> <p><b>Your vet</b> fee limits are shown in <b>your</b> schedule. Please see the important linked <b>conditions</b> section on page 17.</p>	<p><b>The following applies to the vet fees cover and all covers included within the vet fees cover.</b></p> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. the excess, this is the first part of a claim that <b>you</b> have to pay. This is paid for each <b>condition</b> in each <b>period of insurance</b>. The excess will be shown in <b>your</b> schedule (full details on page 20);</li><li>2. any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour before this policy starts, <b>we</b> will not pay claims for these changes or any illness or injury that develop from these changes;</li><li>3. any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour within the first 14 days of <b>your</b> policy cover start date, <b>we</b> will not pay claims for these changes or any illness that develops from these changes;</li><li>4. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li><li>5. bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat a <b>condition</b> and it must be carried out by a <b>vet</b>;</li><li>6. the cost of <b>vet treatment</b> for an illness <b>your pet</b> must be vaccinated against (full details on page 28);</li><li>7. health enhancers unless to treat a <b>condition</b>;</li><li>8. any <b>vet treatment</b> caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li><li>9. the cost of <b>vet treatment</b> outside normal surgery hours except where a <b>vet</b> considers <b>your pet</b> cannot wait until normal surgery hours;</li><li>10. <b>vet</b> calls to <b>your home</b> unless the <b>vet</b> confirms that moving <b>your pet</b> would damage its health;</li><li>11. the cost of food including food recommended by a <b>vet</b>;</li><li>12. any <b>vet treatment</b> for behavioural, mental or emotional disorders;</li><li>13. the cost of a cage, bedding or other medical equipment;</li><li>14. removal of dew claws unless as a result of an injury;</li><li>15. post mortem;</li><li>16. the cost of transplant surgery, including pre and post operative care;</li><li>17. retained/undescended testicles (cryptorchidism);</li><li>18. the cost of prosthesis, including any <b>vet treatment</b> needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</li><li>19. pheromone products;</li></ol>



What is covered	What is not covered
	<ul style="list-style-type: none"> <li>20. any claim as a result of a notifiable disease which includes rabies (full details on page 28);</li> <li>21. any <b>vet treatment your vet</b> recommends to prevent an injury or illness;</li> <li>22. the cost of <b>vet treatment you</b> choose that is not as a result of an injury or illness;</li> <li>23. any <b>vet treatment</b> costs incurred after the <b>period of insurance</b> has expired, unless <b>you</b> and <b>we</b> have agreed to further <b>periods of insurance</b>;</li> <li>24. any claim if <b>your</b> policy is not in force.</li> </ul>
<b>Dental treatment and complementary treatment are included within the vet fees limits:</b>	
<p><b>Dental treatment</b>  <b>We</b> will pay for <b>vet treatment</b> required as a result of an illness or injury insured by this policy.</p>	<ul style="list-style-type: none"> <li>25. the cost of treating a dental <b>condition</b> unless <b>your pet</b> has had it's teeth checked in the 12 months before the <b>condition</b> that <b>you</b> are claiming for started and <b>your pet</b> has had all the <b>vet treatment</b> recommended during that check carried out;</li> <li>26. the cost of routine scaling and polishing <b>your pet's</b> teeth unless this is required to treat an illness or injury insured by this policy.</li> </ul>
<p><b>Complementary treatment</b>  <b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.  The most <b>we</b> will pay is £500 and this amount does form part of the <b>vet</b> fee limits shown in <b>your</b> schedule.</p>	<ul style="list-style-type: none"> <li>27. herbal medicine not prescribed by a <b>vet</b>;</li> <li>28. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ul>
<p><b>Putting your pet to sleep and cremation/burial</b>  <b>We</b> will pay towards the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.  <b>We</b> will pay towards the cost of cremation or burial if <b>your pet</b> dies or is put to sleep by a <b>vet</b>.  The most <b>we</b> will pay is £100 and this amount does not form part of the <b>vet</b> fee limit and no excess applies to this part of the cover.</p>	<p><b>We</b> will not pay for:</p> <ul style="list-style-type: none"> <li>1. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ul>
<b>Linked conditions Conditions that are considered to be linked by the treating vet</b>	
<p>If a number of injuries or illnesses or changes in <b>your pet's</b> health or behaviour are diagnosed by a treating <b>vet</b> as one injury or illness, or the treating <b>vet</b> considers that they are linked to another previously insured injury or illness, <b>we</b> will treat this as one <b>condition</b> and the most <b>we</b> will pay in each <b>period of insurance</b> for the one <b>condition</b> will be £1,000.</p> <p>As an example: <b>Your pet</b> 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 <b>vet</b> that this <b>condition</b> is linked then <b>we</b> will treat this as one <b>condition</b> and only pay up to the limit of the cover provided by Standard cover in each <b>period of insurance</b>.</p>	

# 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 provided **you** continue to renew **your** policy, 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.

What is covered	What is not covered
<p><b>Vet fees</b></p> <p>We will pay for <b>vet treatment</b> for <b>your pet</b> if it is injured or ill.</p> <p>The most <b>we</b> will pay for all <b>conditions</b> in each <b>period of insurance</b> is a total limit of £7,000.</p> <p><b>Your vet</b> fee total limit is shown in <b>your</b> schedule.</p> <p>Please see the important linked <b>conditions</b> section on page 19.</p>	<p><b>The following applies to the vet fees cover and all covers included within the vet fees cover.</b></p> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. the excess, this is the first part of a claim that <b>you</b> have to pay. This is paid for each <b>condition</b> in each <b>period of insurance</b>. The excess will be shown in <b>your</b> schedule (full details on page 20);</li><li>2. any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour before this policy starts, <b>we</b> will not pay claims for these changes or any illness or injury that develop from these changes;</li><li>3. any changes that <b>you</b> or <b>your vet</b> notices in <b>your pet's</b> health or behaviour within the first 14 days of <b>your</b> policy cover start date, <b>we</b> will not pay claims for these changes or any illness that develops from these changes;</li><li>4. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li><li>5. bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat a <b>condition</b> and it must be carried out by a <b>vet</b>;</li><li>6. the cost of <b>vet treatment</b> to treat an illness <b>your pet</b> must be vaccinated against (full details on page 28);</li><li>7. health enhancers unless to treat a <b>condition</b>;</li><li>8. any <b>vet treatment</b> caused by relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li><li>9. the cost of <b>vet treatment</b> outside normal surgery hours except where a <b>vet</b> considers <b>your pet</b> cannot wait until normal surgery hours;</li><li>10. <b>vet</b> calls to <b>your home</b> unless the <b>vet</b> confirms that moving <b>your pet</b> would damage its health;</li><li>11. the cost of a cage, bedding or other medical equipment;</li><li>12. removal of dew claws unless as a result of an injury;</li><li>13. any treatment food except as provided under the treatment food section on page 19;</li><li>14. post mortem;</li><li>15. the cost of transplant surgery, including pre and post operative care;</li><li>16. retained/undescended testicles (cryptorchidism);</li><li>17. the cost of prosthesis, including any <b>vet treatment</b> needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);</li><li>18. pheromone products;</li><li>19. any claim as a result of a notifiable disease which includes rabies (full details on page 28);</li><li>20. any <b>vet treatment</b> <b>your vet</b> recommends to prevent an injury or illness;</li><li>21. the cost of <b>vet treatment</b> <b>you</b> choose that is not as a result of an injury or illness;</li></ol>

What is covered	What is not covered
	<p>22. any <b>vet treatment</b> costs incurred after the <b>period of insurance</b> has expired, unless <b>you</b> and <b>we</b> have agreed to further <b>periods of insurance</b>;</p> <p>23. any claim if <b>your</b> policy is not in force.</p>
<p><b>Dental treatment, complementary treatment, behavioural disorders, treatment food and travel expenses are included within the vet fees limit:</b></p>	
<p><b>Dental treatment</b>  <b>We</b> will pay for <b>vet treatment</b> required as a result of an illness or injury insured by this policy.</p>	<p>24. the cost of treating a dental <b>condition</b> unless <b>your pet</b> has had it's teeth checked in the 12 months before the <b>condition</b> that <b>you</b> are claiming for started and <b>your pet</b> has had all the <b>vet treatment</b> recommended during that check carried out;</p> <p>25. the cost of routine scaling and polishing <b>your pet's</b> teeth unless this is required to treat an illness or injury insured by this policy.</p>
<p><b>Complementary treatment</b>  <b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.  The most <b>we</b> will pay is £1,000 and this amount forms part of the <b>vet</b> fee total limit shown in <b>your</b> schedule.</p>	<p>26. herbal medicine not prescribed by a <b>vet</b>;</p>
<p><b>Behavioural disorders</b>  <b>We</b> will pay for <b>treatment</b> of a behavioural, mental or emotional disorder carried out on the recommendation of the treating <b>vet</b>.  The most <b>we</b> will pay is £250 and this amount forms part of the <b>vet</b> fee total limit shown in <b>your</b> schedule.</p>	
<p><b>Treatment food</b>  <b>We</b> will pay for food recommended by <b>your vet</b> in order to treat a <b>condition</b> including when the <b>pet</b> is hospitalised.  The most <b>we</b> will pay is £200 and this amount forms part of the <b>vet</b> fee total limit shown in <b>your</b> schedule.</p>	<p>27. Obesity and oral hygiene diets.</p>
<p><b>Travel expenses</b>  <b>We</b> will pay for travel expenses if <b>your</b> treating <b>vet</b> refers <b>your pet</b> to another <b>vet</b> at a specialist <b>vet</b> practice or <b>vet</b> hospital.  The most <b>we</b> will pay is 30p per mile and this amount forms part of the <b>vet</b> fee total limit shown in <b>your</b> schedule and no excess applies to this part of the cover.</p>	<p>28. travel costs to a specialist <b>vet</b> or <b>vet</b> hospital that is at or in the same building, premises or <b>vet</b> practice as <b>your</b> treating <b>vet</b>.</p> <p>29. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</p>
<p><b>Putting your pet to sleep and cremation/burial</b>  <b>We</b> will pay towards the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.  <b>We</b> will pay towards the cost of cremation or burial if <b>your pet</b> dies or is put to sleep by a <b>vet</b>.  The most <b>we</b> will pay is £200 and this amount does not form part of the <b>vet</b> fee limit and no excess applies to this part of the cover.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ol>
<p><b>Linked conditions</b>  <b>Conditions that are considered to be linked by the treating vet</b></p>	
<p>If a number of injuries or illnesses or changes in <b>your pet's</b> health or behaviour are diagnosed by a treating <b>vet</b> as one injury or illness, or the treating <b>vet</b> considers that they are linked to another previously insured injury or illness, <b>we</b> will treat this as one <b>condition</b> and the most <b>we</b> will pay in each <b>period of insurance</b> for the one <b>condition</b> is up to the <b>vet</b> fee limit of £7,000.</p> <p>As an example: <b>Your pet</b> 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 <b>vet</b> that this <b>condition</b> is linked then <b>we</b> will treat this as one <b>condition</b> and only pay up to the limit of the cover provided by Premier cover in each <b>period of insurance</b>.</p>	

# What you pay towards the cost of a claim (the excess)

This is the part of the claim that **you** have to pay.

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

## 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.

## The following sections are included in all cover levels

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

### Third party liability (dogs only)

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

What is covered	What is not covered
<p><b>We</b> will pay the damages and legal costs to others which <b>you</b> become legally liable to pay if <b>your</b> dog causes:</p> <ul style="list-style-type: none"><li>• death, injury or illness to a person;</li></ul> <p>or</p> <ul style="list-style-type: none"><li>• unintentional loss or damage to their property.</li></ul> <p>If someone who is not a member of <b>your family</b> is looking after <b>your dog</b> when the death, injury, illness or damage happens, <b>we</b> will still consider <b>your</b> claim as long as <b>you</b>:</p> <ul style="list-style-type: none"><li>• asked them to look after <b>your</b> dog;</li><li>• did not agree to pay them to look after <b>your</b> dog;</li><li>• the death, injury, illness, loss or damage was not to them or their property.</li></ul> <p>The most <b>we</b> will pay for any claim or series of claims arising from any one event during the <b>period of insurance</b> is shown on the cover level detail on page 13.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. the excess of £250 of each incident for loss or damage to property</li></ol> <p><b>Any claim arising from:</b></p> <ol style="list-style-type: none"><li>2. death, injury, illness, loss or damage to <b>you</b> or any of <b>your family</b>, <b>your</b> domestic employees who normally live with <b>you</b>, anyone employed under contract of service by <b>you</b> or anyone looking after <b>your</b> dog with <b>your</b> permission;</li><li>3. any employment, trade, profession or business of <b>you</b> or any of <b>your family</b> or anyone looking after <b>your</b> dog with <b>your</b> permission;</li><li>4. the use of <b>your</b> dog for trade, profession or business;</li><li>5. liability accepted by <b>you</b> or any of <b>your family</b> under any agreement, unless the liability would exist without the agreement;</li><li>6. liability if <b>you</b> have cover under another policy for similar loss damage or liability then <b>we</b> will only pay <b>our</b> share of the claim;</li><li>7. fines or penalties;</li><li>8. any costs as a result of an incident that happens outside the United Kingdom, Isle of Man or Channel Islands;</li><li>9. any incident that happens where <b>you</b> work, or at a business premises, or at <b>your home</b> if that forms part of a business premises;</li><li>10. any illness, injury, loss, damage or expense caused deliberately by <b>you</b>;</li><li>11. any costs or expenses for defending <b>you</b> if <b>we</b> have not already agreed to pay these costs;</li><li>12. any claim if <b>your</b> policy is not in force;</li><li>13. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

### 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.

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it dies as a result of an injury or is put to sleep by a <b>vet</b> as a result of an injury, during the <b>period of insurance</b>.</p> <p>If <b>you</b> are unable to provide proof of what <b>you</b> paid, <b>we</b> will pay the cost of a similar <b>pet</b> based on the breed, sex and date of birth at the time <b>you</b> became the owner of <b>your pet</b>.</p> <p>The most <b>we</b> will pay is the purchase/donation price shown on <b>your</b> schedule up to a maximum of the limit shown on the cover level table on page 13.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. death as a result of an injury that happened before the policy cover start date;</li><li>2. any claim if <b>your</b> policy is not in force;</li><li>3. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

# 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.

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it dies as a result of an illness or is put to sleep by a <b>vet</b> as a result of an illness, during the <b>period of insurance</b>.</p> <p>If <b>you</b> are unable to provide proof of what <b>you</b> paid, <b>we</b> will pay the cost of a similar <b>pet</b> based on the breed, sex and date of birth at the time <b>you</b> became the owner of <b>your pet</b>.</p> <p>The most <b>we</b> will pay is the purchase/donation price shown on <b>your</b> schedule up to a maximum of the limit shown on the cover level table on page 13.</p>	<p><b>We</b> will not pay for:</p> <p>If <b>your pet</b>:</p> <ol style="list-style-type: none"><li>dies or is put to sleep as a result of an illness that happened before the policy cover start date;</li><li>dies or is put to sleep as a result of illness that happens within the first 14 days of the policy cover start date;</li><li>is aged 9 years and above;</li><li>dies or is put to sleep from an illness <b>your pet</b> must be vaccinated against (full details on page 28);</li><li>dies or is put to sleep as a result of pregnancy or giving birth or as a result of a behavioural, mental or emotional disorder.</li></ol> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>any claim if <b>your</b> policy is not in force;</li><li>anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

# Advertising and reward costs

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

What is covered	What is not covered
<p><b>We</b> will pay for the cost of advertising and for offering a reward for the recovery of <b>your pet</b> if it is lost or stolen during the <b>period of insurance</b>.</p> <p>The most <b>we</b> will pay for advertising costs for each <b>period of insurance</b> is shown on the cover level detail on page 13.</p> <p>Some local authorities do not allow posters to be put up on lamp posts or trees for example. <b>You</b> might want to check what is allowed in <b>your</b> area before any posters are put up.</p> <p>The most <b>we</b> will pay for a reward for each <b>period of insurance</b> is shown on the cover level detail on page 13.</p>	<p><b>We</b> will not pay for:</p> <p>Any reward:</p> <ol style="list-style-type: none"><li>paid to any person who lives with <b>you</b> or works with <b>you</b>;</li><li>paid to anyone who was looking after <b>your pet</b> when it was lost or stolen;</li><li>not supported by a signed receipt which shows the full name and address of the person who finds <b>your pet</b>.</li></ol> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>any claim if <b>your</b> policy is not in force;</li><li>anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

# Theft or straying

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

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it is permanently lost or stolen, ('permanently' means lost or stolen for 90 days) during the <b>period of insurance</b> and is not recovered despite the use of advertising and offering a reward.</p> <p>If <b>you</b> are unable to provide proof of what <b>you</b> paid, <b>we</b> will pay the cost of a similar pet based on the breed, sex and date of birth at the time <b>you</b> became the owner of <b>your pet</b>.</p> <p>The most <b>we</b> will pay for any one claim is the purchase/donation price shown on <b>your</b> schedule up to a maximum of the limit shown on the cover level detail on page 13.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>any claim until 90 days after the date <b>your pet</b> was lost or stolen;</li><li>any claim if <b>your</b> policy is not in force;</li><li>anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

## 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.

What is covered	What is not covered
<p><b>We</b> will pay the cost of:</p> <ul style="list-style-type: none"><li>• someone to look after <b>your pet</b>, or;</li><li>• boarding <b>your pet</b> in a licensed kennel or cattery, and;</li><li>• an inpatient medical certificate or treating doctor/hospital letter to support <b>your</b> claim;</li><li>• if <b>you</b> or a member of <b>your family</b> is hospitalised and no other member of <b>your family</b> is able to look after <b>your pet</b>.</li></ul> <p><b>We</b> will pay for the cost of the pet minder/boarding fees for the whole of <b>your</b> hospital stay up to the limits of the cover. The most <b>we</b> will pay for each <b>period of insurance</b> is shown on the cover level table on page 13.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. hospitalisation that:<ul style="list-style-type: none"><li>• is not as a result of medical advice;</li><li>• was known to be needed before the policy cover start date;</li><li>• is as a result of pregnancy or giving birth;</li></ul></li><li>2. nursing home care or any convalescence not received in a hospital;</li><li>3. treatment <b>you</b> choose that is not related to an injury, illness or disease;</li><li>4. treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.</li></ol> <p><b>We</b> will not pay:</p> <ol style="list-style-type: none"><li>5. the person looking after <b>your pet</b> unless <b>we</b> have agreed to this;</li><li>6. anyone that is a member of <b>your family</b>;</li><li>7. any claim if <b>your</b> policy is not in force;</li><li>8. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li></ol>

## 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**.

What is covered	What is not covered
<p><b>Pets Abroad cover</b></p> <p>This provides cover whilst <b>you</b> temporarily travel with <b>your pet</b> on a trip to European Union (EU) countries and territories approved by the Pet Travel Scheme.</p> <p>Three trips in any <b>period of insurance</b>.</p> <p>No trip can last longer than 60 days.</p> <p>Each trip must start and end at <b>your home</b>.</p>	<p><b>The following applies to the pets abroad cover and all covers included in the pets abroad cover.</b></p> <p><b>We</b> will not pay for;</p> <ol style="list-style-type: none"><li>1. non-compliance with the rules of the Pet Travel Scheme as defined by DEFRA;</li><li>2. any trip to non-EU countries and territories of the Pet Travel Scheme as defined by DEFRA;</li><li>3. more than 3 trips in any <b>period of insurance</b> and any one trip that lasts more than 60 days;</li><li>4. any claim as a result of <b>you</b> 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);</li></ol>

# Pets abroad cover (cont.)

What is covered	What is not covered
<p><b>Vet fees abroad</b>, emergency expenses abroad, loss of healthcare certificate, repeat tapeworm and quarantine costs are included within pets abroad cover:</p> <p><b>Vet fees abroad</b></p> <p>The 'what is covered' and 'what is not covered' section of the Premier <b>vet</b> fees cover (which applies in the United Kingdom, Channel Islands and the Isle of Man) shown on pages 18-19 apply whilst on a trip.</p> <p><b>We</b> will pay for <b>vet</b> fees for <b>your pet</b> if it is injured or ill during a trip.</p> <p>The most <b>we</b> will pay for <b>vet</b> fees for each trip is up to £2,000 and no excess applies to this cover.</p> <p>The Premier <b>vet</b> fees cover limits detailed on pages 18-19 does not apply to <b>vets</b> fees abroad.</p> <p>This section does not increase the <b>vet</b> fees limits <b>we</b> provide for <b>your</b> Premier <b>vet</b> fees cover (which applies in the United Kingdom, Channel Islands and the Isle of Man) shown on pages 18-19.</p> <p><b>Emergency expenses abroad</b></p> <p><b>Delayed return home</b></p> <p><b>We</b> will pay additional costs if <b>you</b> or a member of <b>your family</b> have to pay for extra accommodation, the cost of returning home and other expenses while <b>you</b> are away on a trip, if <b>your</b> return home is delayed due to:</p> <ul style="list-style-type: none"><li>• <b>your pet</b> needing emergency <b>vet</b> treatment;</li><li>• <b>your pet</b> needing repeat tapeworm treatment;</li><li>• the healthcare certificate being lost, stolen or destroyed while <b>you</b> are on a trip;</li><li>• <b>your pet</b> becoming lost before <b>your</b> return home.</li></ul> <p>The most <b>we</b> will pay for each trip is up to £500.</p> <p><b>Loss of healthcare certificate</b></p> <p><b>We</b> will pay the cost of replacing <b>your pet's</b> healthcare certificate if during a trip the original certificate is:</p> <ul style="list-style-type: none"><li>• lost, stolen or destroyed;</li></ul> <p>or</p> <ul style="list-style-type: none"><li>• a microchip fails, meaning a new certificate is required.</li></ul> <p>A healthcare certificate is the official Pet Travel Scheme certificate issued by a vet authorised by the UK Government.</p> <p>The most <b>we</b> will pay for each trip is up to £250.</p>	<ol style="list-style-type: none"><li>5. any claim resulting from a trip that started before <b>your</b> policy cover start date;</li><li>6. any costs that the carrier may charge to carry out checks;</li><li>7. <b>your</b> costs in meeting the conditions of the Pet Travel Scheme unless <b>we</b> specifically cover them in this policy;</li><li>8. <b>you</b> to bring <b>your pet home</b> if it dies;</li><li>9. any loss as a result of changing money;</li><li>10. any claim if <b>your</b> policy is not in force;</li><li>11. anything detailed in the policy conditions or policy exclusions shown on pages 27-29.</li></ol> <p><b>We</b> will not pay for:</p> <p>Exclusions 1-11 listed under pets abroad cover and:</p> <ol style="list-style-type: none"><li>1. anything that is not covered under <b>your</b> Premier <b>vet</b> fees cover (in the UK) shown on pages 18-19;</li><li>2. any claim resulting from a <b>condition you</b> knew about before booking <b>your</b> trip or before <b>your</b> policy cover start date;</li><li>3. anything detailed in the policy conditions or policy exclusions shown on pages 27-29.</li></ol> <p><b>We</b> will not pay for:</p> <p>Exclusions 1-11 listed under pets abroad cover and:</p> <ol style="list-style-type: none"><li>1. bringing <b>your pet home</b> if it should die while <b>you</b> are on a trip;</li><li>2. anything detailed in the policy conditions or policy exclusions shown on pages 27-29.</li></ol> <p><b>We</b> will not pay for:</p> <p>Exclusions 1-11 listed under pets abroad cover and:</p> <ol style="list-style-type: none"><li>1. Any health certificate that is lost, stolen or destroyed:<ul style="list-style-type: none"><li>• prior to departure;</li><li>• not reported to the issuing <b>vet</b> within 24 hours of discovering the loss;</li></ul></li><li>2. Claims for a new healthcare certificate due to microchip failure if the microchip was:<ul style="list-style-type: none"><li>• not fitted;</li><li>• not tested and/or it was established that the microchip was not functioning prior to departure;</li></ul></li><li>3. anything detailed in the policy conditions or policy exclusions shown on pages 27-29.</li></ol>



What is covered	What is not covered
<p><b>Repeat tapeworm treatment</b></p> <p><b>We</b> will pay for the cost of repeat tapeworm treatment if <b>your</b> departure <b>home</b> is delayed by <b>your</b> carrier or <b>your</b> healthcare certificate is lost or stolen during a trip.</p> <p><b>Your</b> carrier must be a transport company approved by the UK Government to carry animals in accordance with the Pet Travel Scheme.</p> <p>The most <b>we</b> will pay for each trip is up to £500.</p> <p><b>Quarantine costs</b></p> <p><b>We</b> will pay the cost of quarantine kennelling costs <b>you</b> have to pay if <b>your pet</b> is unable to travel <b>home</b> from a trip due to;</p> <ul style="list-style-type: none"> <li>• illness or injury</li> <li>• failure of microchip which was fitted before travel</li> <li>• <b>your</b> health certificate being lost, stolen or destroyed.</li> </ul> <p>The most <b>we</b> will pay for each trip is up to £2,000.</p>	<p><b>We</b> will not pay for:</p> <p>Exclusions 1–11 listed under pets abroad cover and:</p> <ol style="list-style-type: none"> <li>1. obtaining the initial tapeworm treatment;</li> <li>2. any claim if the initial and repeat tapeworm treatment was not performed in the time-scale required by Pet Travel Scheme;</li> <li>3. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ol> <p><b>We</b> will not pay for:</p> <p>Exclusions 1–11 listed under pets abroad cover and:</p> <ol style="list-style-type: none"> <li>1. any claim resulting from a <b>condition you</b> knew about before booking <b>your</b> trip or before <b>your</b> policy cover start date;</li> <li>2. any claim as a result of illness that happens within the first 14 days of the policy cover start date;</li> <li>3. claims for microchip failure if the microchip was: <ul style="list-style-type: none"> <li>• not fitted;</li> <li>• not tested and/or it was established that the microchip was not functioning prior to departure;</li> </ul> </li> <li>4. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ol>

**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	What is not covered
<p><b>Holiday cancellation and cutting your trip short</b></p> <p><b>We</b> will pay the cost of any lost travel and accommodation expenses for <b>you</b> if <b>you</b> have to cancel or cut short a trip because <b>your pet</b>:</p> <ul style="list-style-type: none"> <li>• goes missing during <b>your</b> trip, or;</li> <li>• is ill or injured while <b>you</b> are away or in the 9 days before <b>your</b> trip starts and <b>your pet</b> needs emergency <b>vet treatment</b>.</li> </ul> <p>The most <b>we</b> will pay for each trip is up to £3,000.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>1. the excess of £50 of each claim;</li> <li>2. costs that you can recover elsewhere;</li> <li>3. any claim for a trip that does not start in the <b>period of insurance</b>;</li> <li>4. any claim resulting from a <b>condition you</b> knew about before booking <b>your</b> trip or before <b>your</b> policy cover start date;</li> <li>5. any claim as a result of illness that happens within the first 14 days of the policy cover start date;</li> <li>6. any claim if <b>your</b> policy is not in force;</li> <li>7. anything detailed in the policy conditions or policy exclusions shown on pages 27–29.</li> </ol>

# 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](http://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.

If there is any amount other than the excess that **we** cannot pay because the costs are not covered by **your** policy, **we** will tell **you**.

**You** must settle with **your vet**, any amount not covered by the policy.

If **you** are claiming travel expenses **we** will need receipts for the expenses claimed for.

## Third party liability

Please notify **us** immediately that **you** become aware, if **your pet** is involved in an incident, which may give rise to a third party claim, by calling the RSA Claims team on **0800 980 8750**.

If **you** receive any correspondence, writ, summons or any other legal document from or on behalf of the third party **you** must not answer any of these but they should be forwarded to **us** immediately.

**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.

## 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** up to the limit shown on page 13.

## Advertising and reward/theft or straying

**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, **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 13.

In the happy event that **your pet** is found or returns after **we** have paid **your** claim, **you** must refund to **us** the full amount **we** paid **you**.

## 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 **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 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 if 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 parvovirus; 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 terms

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.

## 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** will not provide any cover or be liable to provide any indemnity, 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 **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

## 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.

### 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 RSA Claims team on **0800 980 8750**.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

### Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post: M&S Pet Insurance,  
Customer Relations Team,  
PO Box 255  
Wymondham NR14 8DP  
Email: crt.halfax@uk.rsagroup.com

## 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;
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

## If you are still not happy

If you are still unhappy after our 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 Square  
London E14 9SR  
Telephone: 0800 0234567 (free from standard land line, mobiles may be charged)  
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)  
Email: complaint.info@financial-ombudsman.org.uk  
Website: www.financial-ombudsman.org.uk

You have six 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.

## Data Protection Act – information uses

For the purposes of the Data Protection Act 1998 the Data Controllers in relation to the personal data you supply are Marks & Spencer Financial Services plc and the insurer who provides the insurance.

We, us and our refer to Marks & Spencer Financial Services plc and the insurer who provides the insurance. HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies. Marks & Spencer Financial Services plc is a member of the HSBC Group. Marks and Spencer Group means Marks and Spencer plc and its subsidiaries, associated and affiliated companies. Information we hold about you will not be disclosed to anyone (including other members of the HSBC Group or the Marks and Spencer Group) other than where we are legally required to disclose, we have a public duty to disclose, our interests require disclosure, disclosure is made with your consent or as set out in the terms below.

## Crime prevention

To prevent crime and to verify your identity, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and/or Marks and Spencer Group, and where appropriate, other organisations. In particular, if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

## Insurance administration, renewal and claims handling

Information you provide about yourself and others will be used for insurance administration, including renewal and claims handling. We exchange information with insurers through various databases to check information provided and to prevent fraudulent claims. We may disclose any information relating to any account where in our reasonable opinion this is necessary for the prevention and detection of fraud or money laundering or we have a legal obligation to disclose it to any person including the police making the request. We may check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this. We may share this information within the HSBC Group, Marks and Spencer Group and with other organisations approved by Marks and Spencer plc to make decisions about you for insurance purposes. Should you need to make a claim we will obtain and exchange claims information with other insurers, this is common practice within the industry and prevents fraudulent claims.

## Data processing

The HSBC Group, members of the Marks and Spencer Group and other companies approved by Marks and Spencer plc (which may include insurance companies) may record, exchange, analyse and use relevant information about you and your relationships with the HSBC Group and/or members of the Marks and Spencer Group (including the nature of your transactions) for testing, monitoring, training, credit assessment, credit and/or risk management, market research, insurance and administrative purposes. This may include information provided by you, or someone acting on your behalf. We may make such information about you and your relationships available to members of the HSBC Group, members of the Marks and Spencer Group and/or other companies approved by Marks and Spencer plc for these purposes. Relevant information may also be exchanged with members of the HSBC Group and/or Marks and Spencer Group and others, for audit purposes and if required by appropriate governmental and non-governmental regulators or ombudsmen. We may use other HSBC Group companies and/or third parties to process information and provide services on our behalf. Whether it is processed in the UK or overseas, your information will be protected, in accordance with data protection legislation, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to and will only be used in accordance with our instructions.

## Miscellaneous

### How to contact us

On payment of a small fee, you are entitled to receive a copy of the information RSA - the insurer who provides the insurance - hold about you. If you have any questions, or would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Officer, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property.

### Information about products and services

With your permission, Marks & Spencer Financial Services plc, other members of the HSBC Group, members of the Marks and Spencer Group and other organisations approved by Marks and Spencer plc (which may include insurance companies) may share information about you to enable each of us to keep you informed about special offers, products and services available from the HSBC Group, the Marks and Spencer Group and selected third parties by post, telephone, email, mobile text and picture messaging. You agree that, to determine which products or services may be of interest to you, information about you may be analysed.

**If you do not want to be contacted about such special offers, products and services please let us know.**

### 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.

## 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 chipper, 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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Calls may be recorded and monitored.