

M&S PET INSURANCE

# 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.

## The insurance contract

### **It's important to read this policy booklet carefully.**

Please read this policy booklet thoroughly, so you fully understand your pet's cover.

Your policy booklet 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 booklet and schedule in a safe place.

## Your policy booklet

The policy booklet 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**.

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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.

## Accident

A sudden, unexpected, specific event that results in an injury to the **pet**.

## Home

The place where **you** and **your family** and **your pet** live in the United Kingdom, Northern Ireland, 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, Northern Ireland, 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 Ltd who arrange, administer and underwrite M&S Pet Insurance.

# Your pet's pedigree

The information **you** have provided about **your pet's** breed is shown on **your** policy schedule. This information is important and **we'd** just like **you** to check the breed information **you** have provided is correct.

## Dogs

### Pedigree

If **you** told **us** **your pet** is a pedigree dog, this means that the parents are the same breed, **you** don't need Kennel Club registration documents (e.g. Pedigree Labrador – both parents were Labradors).

### Pedigree designer dog

If **you** told **us** that **your pet** is a pedigree designer dog, this means that the parents are the same designer breed (e.g. Pedigree Labradoodle – both parents were Labradoodles).

### Crossbreed

If **you** told **us** **your pet** is a crossbreed dog, this means that the parents are two different breeds.

### Crossbreed designer dog

If **you** told **us** that **your pet** is a crossbreed designer dog, this means that the parents are two different breeds (e.g. Crossbreed Labradoodle – parents were a Labrador and a Poodle).

### Mixed breed or mongrel

If **you** told **us** that **your pet** is a mixed breed dog or mongrel, this means that the parents were a mix of three or more breeds or were unknown.

## Cats

### Pedigree

A cat which is made up of one breed, where the parents are the same breed (e.g. both Siamese)

### Non Pedigree

A cat which is made up of more than one breed. These breeds can sometimes be known as Moggies.

# Essential, Standard, Plus and Premier cover levels

Limits apply to each pet insured under the policy	Cover levels			
	Essential	Standard	Plus	Premier
<b>Vet fees</b>				
Vet fees and treatment period up to:	£3,000 for each <b>accident</b> or illness or for up to 12 months of <b>vet treatment</b> , whichever is reached first. The 12 month time limit begins on the date of first <b>vet treatment</b> .	£1,000 for each <b>accident</b> or illness. Total limit of £4,000 in each <b>period of insurance</b> .	<b>Your</b> chosen total <b>vet</b> fees limit of £2,000 or £3,000 in total in each <b>period of insurance</b> . <b>Your</b> chosen total <b>vet</b> fees limit is shown on <b>your</b> policy schedule. (No separate limit for each <b>accident</b> or illness).	<b>Your</b> chosen total <b>vet</b> fees limit of £5,000, £7,000 or £10,000 in total in each <b>period of insurance</b> . <b>Your</b> chosen total <b>vet</b> fees limit is shown on <b>your</b> policy schedule. (No separate limit for each <b>accident</b> or illness)
Putting <b>your pet</b> to sleep and cremation or burial (no excess applies) up to:	£100	£100	£100	£200
<b>Vet fee limit includes the following:</b>				
Complementary treatment including hydrotherapy up to:	£500	£500	£500	£1,000
Treatment food up to:	Not covered	Not covered	Not covered	£200
Behavioural disorder up to:	Not covered	Not covered	Not covered	£250
Dental treatment:	Injury only	Injury and illness	Injury and illness	Injury and illness
Travel expenses (no excess applies) up to:	Not covered	Not covered	Not covered	30p a mile
<b>Additional sections</b>				
Third party liability (dogs only) up to:	£1,000,000	£1,000,000	£1,000,000	£2,000,000
Third party liability excess (for loss or damage to property):	£250	£250	£250	£250
Death from injury up to:	£600	£600	£600	£1,500
Death from illness (less than age nine only) up to:	£600	£600	£600	£1,500
Advertising costs up to:	£600	£600	£600	£1,250
Reward up to:	£600	£600	£600	£750
Theft or straying up to:	£600	£600	£600	£1,500
Emergency boarding or daily minding up to:	Not covered	£60 a week up to a total of £600	£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	0	3
<b>Vet</b> fees and emergency expenses (no excess applies) up to:	Not covered	Not covered	Not covered	£2,000 and £500
Quarantine costs up to:	Not covered	Not covered	Not covered	£2,000

Limits apply to each pet insured under the policy	Cover levels			
	Essential	Standard	Plus	Premier
Loss of healthcare certificate:	Not covered	Not covered	Not covered	£250
Repeat tapeworm treatment:	Not covered	Not covered	Not covered	£500
Holiday cancellation/cutting <b>your</b> trip short:	Not covered	Not covered	Not covered	£3,000
Holiday cancellation/cutting <b>your</b> trip short excess:	Not applicable	Not applicable	Not applicable	£50

# 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, that **you** have chosen Essential cover level for.

## Vet fees

Cover for **vet treatment** within the United Kingdom, Northern Ireland, Channel Islands and Isle of Man.

## What it provides

Cover for **vet treatment** for each **accident** or illness up to £3,000 or for up to 12 months of **vet treatment**, whichever is reached first as long as the policy is renewed with no break in cover and the premiums are paid. The 12 month time limit begins on the date of first **vet treatment**. Once the £3,000 or 12 month time limit is reached, **you** will no longer be covered for that **accident** or illness or anything that develops from it.

## Linked Conditions

**Injuries, illnesses or changes in your pet's health that are linked by an accident, injury, illness or cause.**

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

As an example:

- A number of cuts, bruises, broken bones or other injuries caused in a road **accident** will be paid under one **vet** fee limit.
- If **your pet** is identified as suffering from diabetes, and the diabetes causes **your pet** to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be paid as one health issue.
- If **your pet** suffers repeatedly from symptoms of the same type of skin or ear issue, such as those caused by underlying allergy, **we** will pay the **vet** fee limit once for all symptoms linked to the same skin or ear issue.

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>accident</b> or illness 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> policy schedule.</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>accident</b> or illness. The excess will be shown in <b>your</b> schedule (full details on page 19);</li><li>2. any health issues, concerns, illnesses and injuries which <b>you</b> or <b>your vet</b> were aware of before the policy start date, they are known as pre-existing conditions, they are:<ul style="list-style-type: none"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities;</li></ul></li><li>3. treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for a cruciate ligament issue before the policy start date regardless of the cause;</li></ol>

What is covered	What is not covered
	<ol style="list-style-type: none"> <li>4. treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy starts;</li> <li>5. any illnesses which <b>you</b> or <b>your vet</b> were aware of in the first 14 days of <b>your</b> policy start date, or any illness that develops from them. By illness <b>we</b> mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness);</li> <li>6. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li> <li>7. bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat an <b>accident</b> or illness and it must be carried out by a <b>vet</b>;</li> <li>8. the cost of any <b>vet treatment</b> for an illness <b>your pet</b> must be vaccinated against (full details on page 30);</li> <li>9. health enhancers unless to treat an <b>accident</b> or illness;</li> <li>10. any <b>vet treatment</b> caused by, relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li> <li>11. 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>12. <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>13. the cost of food including food recommended by a <b>vet</b>;</li> <li>14. any <b>vet treatment</b> for behavioural, mental or emotional disorders;</li> <li>15. the cost of a cage, bedding or other medical equipment;</li> <li>16. removal of dew claws unless as a result of an injury;</li> <li>17. post mortem;</li> <li>18. the cost of transplant surgery, including pre and post operative care;</li> <li>19. retained/undescended testicles (cryptorchidism);</li> <li>20. 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>21. pheromone products;</li> <li>22. any claim as a result of a notifiable disease which includes rabies (full details on page 32);</li> <li>23. any <b>vet treatment</b> <b>your vet</b> recommends to prevent an injury or illness;</li> <li>24. the cost of <b>vet treatment</b> <b>you</b> choose that is not as a result of an injury or illness;</li> <li>25. 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>26. any claim if <b>your</b> policy is not in force;</li> <li>27. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ol>

What is covered	What is not covered
	<p>28. <b>We</b> will not pay a under a separate £3,000 <b>vet</b> fees limit for:</p> <ul style="list-style-type: none"> <li>• the cruciate ligaments in each leg. Both legs are treated as one health issue regardless of the cause;</li> <li>• each spinal disc. Disc problems to one or more discs are treated as one health issue;</li> <li>• Linked conditions. Injuries, illnesses and changes in the <b>pets</b> health linked to another <b>accident</b>, injury or illness insured under this policy as detailed on page 7 are treated as one health issue.</li> </ul>
Dental treatment and complementary treatment are included within the vet fees limits:	
<p><b>Dental treatment</b></p> <p><b>We</b> will pay for dental treatment if <b>your pet's</b> teeth and gums are damaged because of an <b>accident</b> or injury insured by this policy.</p>	<p>29. dental treatment required if <b>your pet's</b> teeth or gums are damaged by anything other than an <b>accident</b> or injury insured by this policy.</p> <p>30. 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.</p> <p>31. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Complementary treatment</b></p> <p><b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.</p> <p>The most <b>we</b> will pay is £500 and this amount does form part of the <b>vet</b> fee limit.</p>	<p>32. herbal medicine not prescribed by a <b>vet</b>;</p> <p>33. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Putting your pet to sleep and cremation/burial</b></p> <p><b>We</b> will pay towards the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.</p> <p><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>.</p> <p>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>34. putting <b>your pet</b> to sleep:</p> <ul style="list-style-type: none"> <li>• as a result of health issues, concerns, illnesses, <b>accidents</b> or injuries which <b>you</b> or <b>your vet</b> were aware of before the policy starts.</li> <li>• as a result of an illness that happens within the first 14 days of <b>your</b> policy first starting; by illness <b>we</b> mean: diagnosed illness; signs or symptoms of illness (undiagnosed illness);</li> <li>• unless it was necessary for humane reasons and to stop incurable suffering;</li> <li>• as a result of anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ul>

# 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 that **you** have chosen Standard cover for.

## Vet fees

Cover for **vet treatment** within the United Kingdom, Northern Ireland, Channel Islands and Isle of Man.

## What it provides

Cover for **vet treatment** up to £1,000 for each **accident** or illness, up to the total limit of £4,000 in each **period of insurance**. Once the £1,000 limit for an **accident** or illness or the total £4,000 limit is reached, you will not be covered for any further **vet treatment** in that **period of insurance**. At renewal the £1,000 limit for each **accident** or illness and the total **vet fees** limit of £4,000 is re-set for **you** to use again in the new **period of insurance** as long as **your** policy is renewed with no break in cover and the premiums are paid.

## Linked Conditions

**Injuries, illnesses or changes in your pet's health that are linked by an accident, injury, illness or cause.**

If a number of injuries, illnesses or changes in **your pet's** health or behaviour are linked to or develop from another insured injury, illness or **accident** **we** will treat all related injuries or illnesses as one condition and payments for all **vet treatment** for that **accident** or illness will stop in that **period of insurance** once **we** have paid up to the £1,000 limit for each **accident** or illness provided by the Standard cover.

As an example:

- A number of cuts, bruises, broken bones or other injuries caused in a road **accident** will be paid under one £1,000 limit in each **period of insurance**.
- If **your pet** is identified as suffering from diabetes, and the diabetes causes **your pet** to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be paid as one health issue up to the £1,000 limit in each **period of insurance**.
- If **your pet** suffers repeatedly from symptoms of the same type of skin or ear issue, such as those caused by underlying allergy, for all symptoms linked to the same skin or ear issue **we** will pay up to the £1,000 limit in each **period of insurance**.

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 all <b>accidents</b> and illnesses 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>accident</b> or illness in each <b>period of insurance</b> is £1,000.</p> <p><b>Your vet</b> fee limits are shown in <b>your</b> policy schedule.</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>accident</b> or illness in each <b>period of insurance</b>. The excess will be shown in <b>your</b> schedule (full details on page 19);</li><li>2. any health issues, concerns, illnesses and injuries which <b>you</b> or <b>your vet</b> were aware of before the policy start date, they are known as pre-existing conditions, they are:<ul style="list-style-type: none"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities;</li></ul></li><li>3. treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for a cruciate ligament issue before the policy start date regardless of the cause;</li></ol>

What is covered	What is not covered
	<ol style="list-style-type: none"> <li>4. treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy starts;</li> <li>5. any illnesses which <b>you</b> or <b>your vet</b> were aware of in the first 14 days of <b>your</b> policy start date, or any illness that develops from them. By illness <b>we</b> mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness);</li> <li>6. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li> <li>7. bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat an <b>accident</b> or illness and it must be carried out by a <b>vet</b>;</li> <li>8. the cost of <b>vet treatment</b> for an illness <b>your pet</b> must be vaccinated against (full details on page 30);</li> <li>9. health enhancers unless to treat an <b>accident</b> or illness;</li> <li>10. any <b>vet treatment</b> caused by, relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li> <li>11. 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>12. <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>13. the cost of food including food recommended by a <b>vet</b>;</li> <li>14. any <b>vet treatment</b> for behavioural, mental or emotional disorders;</li> <li>15. the cost of a cage, bedding or other medical equipment;</li> <li>16. removal of dew claws unless as a result of an injury;</li> <li>17. post mortem;</li> <li>18. the cost of transplant surgery, including pre and post operative care;</li> <li>19. retained/undescended testicles (cryptorchidism);</li> <li>20. 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>21. pheromone products;</li> <li>22. any claim as a result of a notifiable disease which includes rabies (full details on page 32);</li> <li>23. any <b>vet treatment</b> <b>your vet</b> recommends to prevent an injury or illness;</li> <li>24. the cost of <b>vet treatment</b> <b>you</b> choose that is not as a result of an injury or illness;</li> <li>25. 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>26. any claim if <b>your</b> policy is not in force;</li> <li>27. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ol>

What is covered	What is not covered
	<p>28. <b>We</b> will not pay a under a separate £1,000 <b>accident</b> or illness limit for:</p> <ul style="list-style-type: none"> <li>• the cruciate ligaments in each leg. Both legs are treated as one health issue regardless of the cause;</li> <li>• each spinal disc. Disc problems to one or more discs are treated as one health issue;</li> <li>• Linked conditions. Injuries, illnesses and changes in the <b>pets</b> health linked to another <b>accident</b>, injury or illness insured under this policy as detailed on page 10 are treated as one health issue.</li> </ul>
Dental treatment and complementary treatment are included within the vet fees limits:	
<p><b>Dental treatment</b></p> <p><b>We</b> will pay for dental treatment if <b>your pet's</b> teeth and gums are damaged because of an <b>accident</b>, injury or illness insured by this policy.</p>	<p>29. the cost of treating a dental condition, including tooth decay or gum disease unless <b>your pet</b> has had its teeth checked in the 12 months before the condition that <b>you</b> are claiming for started and <b>your pet</b> has had all the treatment recommended during that check carried out;</p> <p>30. the cost of routine scaling and polishing <b>your pet's</b> teeth unless this is required to treat an illness, <b>accident</b> or injury insured by this policy.</p> <p>31. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Complementary treatment</b></p> <p><b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.</p> <p>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>	<p>32. herbal medicine not prescribed by a <b>vet</b>;</p> <p>33. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Putting your pet to sleep and cremation/burial</b></p> <p><b>We</b> will pay towards the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.</p> <p><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>.</p> <p>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>34. putting <b>your pet</b> to sleep:</p> <ul style="list-style-type: none"> <li>• as a result of health issues, concerns, illnesses, <b>accidents</b> or injuries which <b>you</b> or <b>your vet</b> were aware of before the policy starts.</li> <li>• as a result of an illness that happens within the first 14 days of <b>your</b> policy first starting; by illness <b>we</b> mean: diagnosed illness; signs or symptoms of illness (undiagnosed illness);</li> <li>• unless it was necessary for humane reasons and to stop incurable suffering;</li> <li>• as a result of anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ul>

# Plus

Your schedule will show **you** if **you** have chosen the Plus cover level.

The following limits apply to each **pet** insured under the policy that **you** have chosen Plus cover for.

## Vet fees

Cover for **vet treatment** within the United Kingdom, Northern Ireland, Channel Islands and & Isle of Man.

## What it provides

Cover for **vet treatment** up to **your** chosen total **vet** fees limit of £2,000 or £3,000 in each **period of insurance**. Once **your** chosen total **vet** fees limit has been reached **you** will not be covered for any further **vet treatment** until the policy is renewed the total **vet** fees limit is re-set in the next **period of insurance**. At renewal **your** chosen total **vet** fees limit of £2,000 or £3,000 is re-set for **you** to use again as long as **your** policy is renewed with no break in cover and the premiums are paid.

## Linked Conditions

**Injuries, illnesses or changes in your pet's health that are linked by an accident, injury, illness or cause.**

If a number of injuries, illnesses or changes in **your pet's** health or behaviour are linked to or develop from another insured injury, illness or **accident we** will treat all related injuries or illnesses as one condition.

As an example:

- A number of cuts, bruises, broken bones or other injuries caused in a road **accident** will be considered as one condition.
- If **your pet** is identified as suffering from diabetes, and the diabetes causes **your pet** to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be considered as one condition.
- If **your pet** suffers repeatedly from symptoms of the same type of skin or ear issue, such as those caused by underlying allergy, for all symptoms linked to the same skin or ear issue will be considered as one condition.

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 all <b>accidents</b> and illnesses in each <b>period of insurance</b> is up to <b>your</b> total chosen <b>vet</b> fees limit of £2,000 or £3,000.</p> <p><b>Your</b> chosen total <b>vet</b> fees limit is shown on <b>your</b> schedule.</p>	<p>The following applies to the <b>vet</b> fees cover and all covers included within the <b>vet</b> fees cover.</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>accident</b> or illness. The excess will be shown in <b>your</b> schedule (full details on page 19);</li><li>2. any health issues, concerns, illnesses and injuries which <b>you</b> or <b>your vet</b> were aware of before the policy start date, they are known as pre-existing conditions, they are:<ul style="list-style-type: none"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities;</li></ul></li><li>3. treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for a cruciate ligament issue before the policy start date regardless of the cause;</li><li>4. treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy starts;</li></ol>

## What is covered

## What is not covered

5. any illnesses which **you** or **your vet** were aware of in the first 14 days of **your** policy start date, or any illness that develops from them. By illness **we** mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness);
6. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;
7. bathing or de-matting **your pet** unless a **vet** confirms this is necessary to treat an **accident** or illness and it must be carried out by a **vet**;
8. the cost of any **vet treatment** for an illness **your pet** must be vaccinated against (full details on page 30);
9. health enhancers unless to treat an **accident** or illness;
10. any **vet treatment** caused by, relating from or related to pregnancy, giving birth or rearing puppies or kittens;
11. the cost of **vet treatment** outside normal surgery hours except where a **vet** considers **your pet** cannot wait until normal surgery hours;
12. **vet** calls to **your home** unless the **vet** confirms that moving **your pet** would damage its health;
13. the cost of food including food recommended by a **vet**;
14. any **vet treatment** for behavioural, mental or emotional disorders;
15. the cost of a cage, bedding or other medical equipment;
16. removal of dew claws unless as a result of an injury;
17. post mortem;
18. the cost of transplant surgery, including pre and post operative care;
19. retained/undescended testicles (cryptorchidism);
20. the cost of prosthesis, including any **vet treatment** needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s);
21. pheromone products;
22. any claim as a result of a notifiable disease which includes rabies (full details on page 32);
23. any **vet treatment** **your vet** recommends to prevent an injury or illness;
24. the cost of **vet treatment** **you** choose that is not as a result of an injury or illness;
25. any **vet treatment** incurred after the limit shown in **your** schedule is reached or the 12 month limit is reached, whichever happens sooner;
26. any claim if **your** policy is not in force.
27. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.
28. **We** will not pay a under a separate **vet** fees limit for:
  - the cruciate ligaments in each leg. Both legs are treated as one health issue regardless of the cause;
  - each spinal disc. Disc problems to one or more discs are treated as one health issue;
  - Linked conditions. Injuries, illnesses and changes in the **pet's** health linked to another injury or illness insured under this policy as detailed on page 13 are treated as one health issue,

What is covered	What is not covered
Dental treatment and complementary treatment are included within the vet fees limits:	
<p><b>Dental treatment</b></p> <p><b>We</b> will pay for dental treatment if <b>your pet's</b> teeth and gums are damaged because of an <b>accident</b>, injury or illness insured by this policy.</p>	<p>29. the cost of treating a dental condition unless <b>your pet</b> has had its teeth checked in the 12 months before the condition that <b>you</b> are claiming for started and <b>your pet</b> has had all the treatment recommended during that check carried out;</p> <p>30. 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>31. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Complementary treatment</b></p> <p><b>We</b> will pay for chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out on the recommendation of the treating <b>vet</b>.</p> <p>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>	<p>32. herbal medicine not prescribed by a <b>vet</b>;</p> <p>33. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Putting your pet to sleep and cremation/burial</b></p> <p><b>We</b> will pay for the cost if <b>your pet</b> is put to sleep by a <b>vet</b>.</p> <p><b>We</b> will pay for the cost of cremation or burial if <b>your pet</b> dies or is put to sleep by a <b>vet</b>.</p> <p>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>34 putting <b>your pet</b> to sleep:</p> <ul style="list-style-type: none"> <li>• as a result of health issues, concerns, illnesses and injuries which <b>you</b> or <b>your vet</b> were aware of before the policy starts.</li> <li>• as a result of an illness that happens within the first 14 days of <b>your</b> policy first starting; by illness <b>we</b> mean: diagnosed illness; signs or symptoms of illness (undiagnosed illness);</li> <li>• unless it was necessary for humane reasons and to stop incurable suffering;</li> <li>• as a result of anything detailed in the policy conditions or policy, exclusions shown on pages 30–32.</li> </ul>

# 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 that **you** have chosen Premier cover for..

## Vet fees

Cover for **vet treatment** within the United Kingdom, Northern Ireland, Channel Islands, and Isle of Man.

## What it provides

Cover for **vet treatment** up to **your** chosen total **vet fees** limit of £5,000, £7,000 or £10,000 in each **period of insurance**. Once **your** chosen total **vet fees** limit has been reached **you** will not be covered for any further **vet treatment** until the policy is renewed and the total **vet fees** limit is re-set in the next **period of insurance**. At renewal **your** chosen total **vet fees** limit of £5,000, £7,000 or £10,000 is re-set for **you** to use again as long as **your** policy is renewed with no break in cover and the premiums are paid.

## Linked Conditions

**Injuries, illnesses or changes in your pet's health that are linked by an accident, injury, illness or cause.**

If a number of injuries, illnesses or changes in **your pet's** health or behaviour are linked to or develop from another insured injury, illness or **accident we** will treat all related injuries or illnesses as one condition.

As an example:

- A number of cuts, bruises, broken bones or other injuries caused in a road **accident** will be considered as one health issue.
- If **your pet** is identified as suffering from diabetes, and the diabetes causes **your pet** to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be considered as one health issue.
- If **your pet** suffers repeatedly from symptoms of the same type of skin or ear issue, such as those caused by underlying allergy, for all symptoms linked to the same skin or ear issue will be considered as one health issue.

What is covered	What is not covered
<p><b>Vet fees</b> <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 all <b>accidents</b> and illnesses in each <b>period of insurance</b> is up to <b>your</b> total chosen <b>vet fees</b> limit of £5,000, £7,000 or £10,000.</p> <p><b>Your</b> chosen total <b>vet fees</b> limit is shown on <b>your</b> policy schedule.</p>	<p><b>The following applies to the vet fees cover and all covers included within the vet fees cover.</b> <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>accident</b> or illness in each <b>period of insurance</b>. The excess will be shown in <b>your</b> schedule (full details on page 19);</li><li>2. any health issues, concerns, illnesses and injuries which <b>you</b> or <b>your vet</b> were aware of before the policy start date, they are known as pre-existing conditions, they are:<ul style="list-style-type: none"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities;</li></ul></li><li>3. treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for a cruciate ligament issue before the policy start date regardless of the cause;</li><li>4. treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy starts;</li></ol>

What is covered	What is not covered
	<ol style="list-style-type: none"> <li>5. any illnesses which <b>you</b> or <b>your vet</b> were aware of in the first 14 days of your policy start date, or any illness that develops from them. By illness <b>we</b> mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness);</li> <li>6. vaccinations, routine examinations, killing or controlling fleas, worming or wormer products, nail clipping, grooming, spaying or castration;</li> <li>7. bathing or de-matting <b>your pet</b> unless a <b>vet</b> confirms this is necessary to treat an <b>accident</b> or illness and it must be carried out by a <b>vet</b>;</li> <li>8. the cost of <b>vet treatment</b> to treat an illness <b>your pet</b> must be vaccinated against (full details on page 30);</li> <li>9. health enhancers unless to treat an <b>accident</b> or illness;</li> <li>10. any <b>vet treatment</b> caused by, relating from or related to pregnancy, giving birth or rearing puppies or kittens;</li> <li>11. 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>12. <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>13. any treatment food except as provided under the treatment food section on page 18;</li> <li>14. the cost of a cage, bedding or other medical equipment;</li> <li>15. removal of dew claws unless as a result of an <b>accident</b> or injury;</li> <li>16. post mortem;</li> <li>17. the cost of transplant surgery, including pre and post operative care;</li> <li>18. retained/undescended testicles (cryptorchidism);</li> <li>19. 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>20. pheromone products;</li> <li>21. any claim as a result of a notifiable disease which includes rabies (full details on page 32);</li> <li>22. any <b>vet treatment your vet</b> recommends to prevent an injury or illness;</li> <li>23. the cost of <b>vet treatment you</b> choose that is not as a result of an injury or illness;</li> <li>24. any claim if <b>your</b> policy is not in force;</li> <li>25. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ol>

What is covered	What is not covered
<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 dental treatment if <b>your pet's</b> teeth and gums are damaged because of an <b>accident</b>, injury or illness insured by this policy.</p>	<p>26. the cost of treating a dental condition, including tooth decay or gum disease unless <b>your pet</b> has had it's teeth checked in the 12 months before the condition 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>27. the cost of routine scaling and polishing <b>your pet's</b> teeth unless this is required to treat an illness, <b>accident</b> or injury insured by this policy.</p> <p>28. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</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>.</p> <p>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>29. herbal medicine not prescribed by a <b>vet</b>;</p> <p>30. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</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>.</p> <p>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>31. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</p>
<p><b>Treatment food</b>  <b>We</b> will pay for food recommended by <b>your vet</b> in order to treat an illness including when the <b>pet</b> is hospitalised.</p> <p>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>32. Obesity and oral hygiene diets</p> <p>33. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</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.</p> <p>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>34. 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>35. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</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>.</p> <p><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>.</p> <p>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> <p>36. putting <b>your pet</b> to sleep:</p> <ul style="list-style-type: none"> <li>• as a result of health issues, concerns, illnesses, <b>accidents</b> or injuries which <b>you</b> or <b>your vet</b> were aware of before the policy starts.</li> <li>• as a result of an illness that happens within the first 14 days of <b>your</b> policy first starting; by illness <b>we</b> mean: diagnosed illness; signs or symptoms of illness (undiagnosed illness);</li> <li>• unless it was necessary for humane reasons and to stop incurable suffering;</li> <li>• as a result of anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li> </ul>

# Excesses

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

## Vet fees

The amount of **vet** fees excess that **you** have to pay for each **pet** insured on this policy is stated on **your** policy schedule.

**Essential** – The excess is paid once for each **accident** or illness. It is not paid again for that particular **accident** or illness even if treatment continues into a new **period of insurance**.

**Standard, Plus and Premier** – The excess is paid for each **accident** or illness in each **period of insurance**. This means that if treatment for that particular **accident** or illness continues into a new **period of insurance** **you** will pay the excess again.

## Age nine excess

The excess will increase by £100 when **your pet** turns nine years old.

If during the **period of insurance** **your pet** reaches nine years of age and **your pet** has a new **accident** or illness **you** will pay the higher excess amount.

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

## Changes in vet fee excess

Any change in excess will apply from the renewal date of **your** policy. If the excess is changed, the new excess amount will apply to claims for new and existing **accidents** and illnesses that were insured in a previous **period of insurance**.

At the end of each **period of insurance** **we** have the right to change the excess, **we** will tell **you** about this change in **your** renewal documentation and schedule so you can decide if **you** want to continue this insurance.

## Third party liability

£250 is payable for any claim for loss or damage to property.

## Holiday cancellation and cutting a trip short (Applies to pets with Premier cover only)

£50 is payable for any claim.

## 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, Northern Ireland, 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><li>or</li><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</b> dog 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 5.</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, Northern Ireland, 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 30–32.</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, Northern Ireland, 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 5.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. death as a result of an <b>accident</b> or 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 30–32.</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, Northern Ireland, 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 5.</p>	<p><b>We</b> will not pay for:</p> <p>If <b>your pet</b>:</p> <ol style="list-style-type: none"><li>1. dies or is put to sleep as a result of an illness that happened before the policy cover start date;</li><li>2. 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>3. is aged nine years and above;</li><li>4. dies or is put to sleep from an illness <b>your pet</b> must be vaccinated against (full details on page 30);</li><li>5. 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>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 30–32.</li></ol>

# Advertising and reward costs

Cover applies if **your pet** is lost or stolen in the United Kingdom, Northern Ireland, 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 5.</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 5.</p>	<p><b>We</b> will not pay for:</p> <p>Any reward:</p> <ol style="list-style-type: none"><li>1. paid to any person who lives with <b>you</b> or works with <b>you</b>;</li><li>2. paid to anyone who was looking after <b>your pet</b> when it was lost or stolen;</li><li>3. 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>4. any claim if <b>your</b> policy is not in force;</li><li>5. anything detailed in the policy conditions or policy exclusions shown on pages 30–32.</li></ol>

# Theft or straying

Cover applies if **your pet** is permanently lost or stolen in the United Kingdom, Northern Ireland, 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 5.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. any claim until 90 days after the date <b>your pet</b> was lost or stolen;</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 30–32.</li></ol>

## Emergency boarding or daily minding is included if you have chosen the Standard, Plus 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, Northern Ireland, 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 <b>pet</b> minder/boarding fees for the whole of <b>your</b> hospital stay up to the limits of the cover.</p> <p>The most <b>we</b> will pay for each <b>period of insurance</b> is shown on the cover level table on page 5.</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></ol> <p><b>We</b> will not pay:</p> <ol style="list-style-type: none"><li>4. the person looking after <b>your pet</b> unless <b>we</b> have agreed to this;</li><li>5. anyone that is a member of <b>your family</b>;</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 30–32.</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, Northern Ireland, 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>Vet</b> fees abroad, 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, Northern Ireland, Channel Islands and the Isle of Man) shown on pages 16-18 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 16-18 does not apply to <b>vet</b>s fees abroad.</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><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</b> home 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 30-32.</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 16-18;</li><li>2. any claim resulting from an <b>accident</b> or illness <b>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 30-32.</li></ol>

## What is covered

This section does not increase the **vet** fees limits **we** provide for **your** Premier **vet** fees cover (which applies in the United Kingdom, Northern Ireland, Channel Islands and the Isle of Man) shown on pages 16-18.

### Emergency expenses abroad

#### Delayed return home

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

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

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

#### Loss of healthcare certificate

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

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

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

The most **we** will pay for each trip is up to £250.

### Repeat tapeworm treatment

**We** will pay for the cost of repeat tapeworm treatment if **your** departure **home** is delayed by **your** carrier or **your** healthcare certificate is lost or stolen during a trip.

**Your** carrier must be a transport company approved by the UK Government to carry animals in accordance with the Pet Travel Scheme.

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

### Quarantine costs

**We** will pay the cost of quarantine kennelling costs **you** have to pay if **your pet** is unable to travel **home** from a trip due to;

- illness or injury
- failure of microchip which was fitted before travel
- **your** health certificate being lost, stolen or destroyed.

The most **we** will pay for each trip is up to £2,000.

## What is not covered

**We** will not pay for:

Exclusions 1-11 listed under pets abroad cover and:

1. bringing **your pet home** if it should die while **you** are on a trip;
2. anything detailed in the policy conditions or policy exclusions shown on pages 30-32.

**We** will not pay for:

Exclusions 1-11 listed under pets abroad cover and:

1. Any health certificate that is lost, stolen or destroyed:
  - prior to departure;
  - not reported to the issuing **vet** within 24 hours of discovering the loss;
2. Claims for a new healthcare certificate due to microchip failure if the microchip was:
  - not fitted;
  - not tested and/or it was established that the microchip was not functioning prior to departure;
3. anything detailed in the policy conditions or policy exclusions shown on pages 30-32.

**We** will not pay for:

Exclusions 1-11 listed under pets abroad cover and:

1. obtaining the initial tapeworm treatment;
2. any claim if the initial and repeat tapeworm treatment was not performed in the time-scale required by Pet Travel Scheme;
3. anything detailed in the policy conditions or policy exclusions shown on pages 30-32.

**We** will not pay for:

Exclusions 1-11 listed under pets abroad cover and:

1. any claim resulting from an **accident** or illness **you** knew about before booking **your** trip or before **your** policy cover start date;
2. any claim as a result of illness that happens within the first 14 days of the policy cover start date;
3. claims for microchip failure if the microchip was:
  - not fitted;
  - not tested and/or it was established that the microchip was not functioning prior to departure;
4. anything detailed in the policy conditions or policy exclusions shown on pages 30-32.

## 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, Northern Ireland, 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, Northern Ireland, 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 nine 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 <b>you</b> 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 an <b>accident</b> or illness <b>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 30–32.</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 <https://petclaims.mandspetins.co.uk>

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 an **accident** or illness 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 5.

## 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 5.

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 it never existed.

## Fraud

If dishonesty, exaggeration or false documentation is used by **you** or **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

## Ownership of your pet

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

## Vaccinations and care

**You** must have **your** dog vaccinated against distemper, hepatitis, leptospirosis and 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 Information

If **we** offer a further **period of insurance**, **we** may change **your** premium, **your** excess, policy benefits, and terms and conditions. **We** will tell **you** about any change in **your** renewal documentation and schedule so **you** can decide if **you** want to continue this insurance.

There are a number of reasons why **your** price increases at renewal, like us, as **pets** get older, sadly they're more likely to get ill. In fact **our** claims data shows that the cost of looking after **your pet's** health doubles every four to five years. That's why **your** renewal price increases each year and **your** excess will increase when **your pet** turns nine.

Unfortunately, once a **pet** has been taken ill, in general they're more likely to get ill again. That's why, if a claim is paid, the price **you** will pay next year can double.

It's important **you** budget for renewal prices to increase as **your pet** gets older. How much they go up is different for everyone and depends on things like **your pet's** breed, their age and health, and there is no limit to how much **your** renewal price can increase over time.

Each year **we** will send **you** renewal terms. These may include renewing to a different M&S Insurance insurer if **your** existing insurer is not offering renewal.

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

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

## Changes in vet fee limits

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

## Financial sanctions

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

## Change of insurer

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

# Policy exclusions

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

### Age

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

### Deliberate acts

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

### The use of your dog or cat

**We** will not pay claims for any dog that is trained to attack or used for commercial guard or security purposes or for any form of racing, commercial breeding 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, wolf 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, Northern Ireland, 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, Northern Ireland, 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 Ltd in the United Kingdom.

# Complaints Procedure

## Our commitment to customer service

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

## Our promise to you

We will:

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

## Step 1

If your complaint relates to your policy then please call our Customer Services team on **0800 980 8740**. If your complaint relates to a claim then please call the Royal & Sun Alliance Insurance Ltd (RSA) Claims team on **0800 980 8750**.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

## Step 2

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

Our customer relations team's contact details are as follows:

Post: M&S Pet Insurance,  
Customer Relations Team,  
PO Box 255  
Wymondham  
NR14 8DP

Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## If you are still not happy

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

They can be contacted at:

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

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

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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.

# How we use your information

Our privacy notice details how we collect, use, share, and protect your personal information. It can be found by going to our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>.

If you would like a physical or large print copy of the full notice, please call us.

We obtain your personal information and that of any joint policy holders who are covered by your policy from you or those individuals, your insurance broker if you have one, claims handling suppliers and third parties such as Credit Reference Agencies, DVLA and Insurance related sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange and fraud prevention databases).

We use your personal information for a number of different purposes, for example to:

- manage your policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new products and services; and
- meet our legal and regulatory requirements.

We will always keep your personal information confidential, however it may be necessary to share your personal information with third parties where there is a valid reason to do so, for example we may need to share your information with:

- other parties involved in a claim and their representatives;
- our contractors, partners, and suppliers who assist us in the administration of your policy and/or your claim; and
- government agencies, regulators, and fraud prevention agencies to fulfil our legal and regulatory obligations.

We will retain your personal information for as long as we have a relationship with you. Once our relationship has ended (for example, your policy has expired, your application is declined or you do not go ahead with a quotation) we will only retain your personal data for as long as is necessary to satisfy any legal, accounting or reporting obligations, or as necessary to resolve disputes.

The General Data Protection Regulation gives you various rights over your personal information. More details of these rights can be found in our privacy notice.

## M&S Bank Privacy Notice

We will share your personal data with M&S Bank for the purposes of marketing and data analysis. For more information, please refer to the M&S Bank Privacy Notice.

It can be found at:

<https://bank.marksandspencer.com/legal-information/privacy-notice/>

# 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.

## **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.

## **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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