



# Tesco Bank Pet Insurance

## Policy Booklet

Inside you'll find full details of how  
we can help you and your pet

## Welcome and how to get in touch

### **Claim Line:** 0345 078 3860

Lines are open Mon – Fri 8am – 8pm, Sat 9am – 5pm.

**Download a claim form:** [www.tescobank.com/pet](http://www.tescobank.com/pet)

**Email:** [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

### **Customer Helpline:** 0345 078 3895

Lines are open Mon – Fri 8am – 8pm, Sat 9am – 5pm, Sun 10am – 5pm.

**Tesco Vet Referral line:** 0330 100 6460

### **vetfone:** 0800 197 4949

Lines are open 24 hours a day, seven days a week.

### **Pet Bereavement Counselling:** 0345 078 3843

Lines are open 24 hours a day, seven days a week.

### **Legal Advice:** 0345 078 3842 Scheme code 72409.

Lines are open 24 hours a day, seven days a week.

If you have problems with your hearing or speech, contact us by Minicom on 0800 300 836.

\*Our numbers may be included as part of any inclusive call minutes provided by your phone operator.

We're here to help you and your pet. Here are some of the ways in which we can:

### **vetfone – 0800 197 4949**

If you're ever worried about your pet there is a vetfone advice line available, no matter what time of day. You can use this to speak to a UK based qualified RCVS (Royal College of Veterinary Surgeons) nurse, who can advise you on health, diet and behaviour problems for your pet. This advice can help you decide whether you need to go to your vet or not, and can even give you tips on helping your new pet settle in. vetfone can also give you help and advice on pets you might have at home that are not dogs and cats.

### **We're here to help**

If you would like to talk to us about a claim please call **0345 078 3860** or if you've any questions, or you need to make changes to your policy, please call us on **0345 078 3895**.

When you need our help we'll be there for you quickly, to make sure you can focus on the most important thing – getting your pet back to health as quickly as possible. Please read this policy booklet, as it explains the cover given for your pet(s), once you've done this if you feel that the cover does not meet your needs please call us.

You can see two headings within each cover:

#### **When we can help you**

#### **When we can't help you**

We have also highlighted, under each cover section, things that you will need to do so that we can help you. There will be some items we'll need you to provide to us as part of your claim, we don't cover the cost of administration fees charged by vets, the cost of obtaining receipts, proof of purchase, reports or other documentation required.

Please make sure you read the policy conditions, claim conditions and exclusions.

# Contents

	Page
Welcome and how to get in touch	2
Your policy and words with certain meanings	4
Cover limits – quick summary table	5
Vet fees	6–9
Saying goodbye	9 & 10
Third party liability (dogs only)	10
Refunding the cost of your pet	11
Your pet is missing	11 & 12
Help if you are unwell	12
Cancelling or cutting short your holiday	13
Pet travel cover	14 & 15
Conditions that apply to your policy	16 & 17
Conditions that apply to claims	18
Exclusions that apply to your policy	19
How to cancel your policy	19 & 20
How to complain	20 & 21
Your information	21–23

# Welcome to your Tesco Pet Insurance policy

This policy is a legal contract between you and us, the policy wording and policy schedule make one document and must be read together. Once you are happy that the information is correct and that the cover is what you need please keep your policy and schedule together.

Our part is:

- that we'll provide the cover set out in this policy for the policy period set out on the policy schedule.

Your part:

- you must pay the premium as shown on the policy schedule for each policy period;
- you must meet the conditions set out in this policy.

If your part of the contract is not met, you may not have any cover, we may turn down a claim or increase the premium.

We can choose not to offer renewal of a policy, if we do, we would let you know at least 21 days in advance of your renewal date so that you have enough time to make alternative insurance arrangements.

## Words with certain meanings

We need to use some words that have a certain meaning. So that you can see them easily and look them up if you need to, we show them in bold type.

### Accident

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

### Pet

The cat(s) or dog(s) named in **your** policy schedule.

### Policy period

A period of 12 calendar months as detailed on **your** policy schedule and any further period of cover which **we** offer **you** and which **you** accept and pay for.

### Vet

A qualified veterinary surgeon currently registered to practice in the country in which any examination, consultation, tests, x-rays, surgery, medication, or care is provided.

### Vet fees

Fees charged by a **vet** practice for examinations, consultations, tests, x-rays, surgery, care, or prescription medication as provided by a **vet** at the time of **your** visit or purchased using a prescription a **vet** provides.

### Vet fee limit

The amount of cover **you** have chosen. This is shown on **your** policy schedule.

### We, us, our

Royal & Sun Alliance Insurance plc.

### You, your

The person named in the schedule.

### Your family

**You, your** husband, wife, partner, children, parents or other relatives who normally live with **you**.

## Cover limits – quick summary table

Cover provided, your policy schedule will show you the cover you have chosen for your pet(s). The limits shown will apply to each pet you insure, except under Your pet is missing where if more than one pet goes missing at the same time we will pay up to the advertising and reward limits once for all missing pets. The limit for cancelling or cutting short your holiday applies once in a policy period.

	Accident & Injury Cover	Standard Cover	Extra Cover	Premier Cover
<b>Vet fees</b> an excess applies to this cover	Up to the limit shown on <b>your</b> policy schedule for each <b>accident</b> including £500 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for an illness or <b>accident</b> including £500 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for an illness or <b>accident</b> including £1,000 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for each <b>policy period</b> including £1,000 complementary therapy.
<b>Accidents &amp; injuries</b>	Yes.	Yes.	Yes.	Yes.
Illnesses	No, unless the illness develops from an <b>accident your pet</b> suffers while insured under this policy.	Yes.	Yes.	Yes.
Saying goodbye	No.	Up to £200.	Up to £200.	Up to £200.
Refunding the cost of <b>your pet</b> if it dies from an illness	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Refunding the cost of <b>your pet</b> if it dies from an <b>accident</b>	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
<b>Your pet</b> is missing	No.	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).
<b>Your pet</b> has not been found	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Help if <b>you</b> are unwell	No.	Up to £1,000.	Up to £1,000.	Up to £1,000.
Cancelling or cutting short <b>your</b> holiday	No.	Up to £5,000.	Up to £5,000.	Up to £5,000.
Third party liability (an excess applies to property damage cover)	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.
<b>Pet</b> travel cover	No.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.
Quarantine costs	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Getting <b>your pet</b> another passport	No.	Up to £250.	Up to £250.	Up to £250.
Repeat worming treatment	No.	The fees charged by a <b>vet</b> .	The fees charged by a <b>vet</b> .	The fees charged by a <b>vet</b> .
Emergency expenses abroad	No.	Up to £300.	Up to £300.	Up to £300.

## Vet fees

Your policy schedule shows **you** which cover **you** chose for **your pet(s)**.

The conditions and exclusions shown in **your** policy apply to each **pet we** agree to cover.

The following information is included as part of the terms and conditions of **your** cover.

### Treatment periods

#### Accident & Injury or Standard Cover

**We** pay **vet fees** for 12 months from the first date of treatment or until **your vet fee limit** shown on **your** policy schedule is used up, whichever happens first.

Once that has happened **you** will no longer have cover for that injury or illness. **Your vet fees limit** can be used for treatment **your pet** needs for new health issues.

If **your vet** gives advice but carries out no treatment, the 12 months period doesn't start.

#### Extra Cover

**We** pay **vet fees** from the first date **your pet** has treatment for each separate or connected illness, injury or change **you** or **your vet** notice in its health or behaviour. Payments carry on until the **vet fee limit** shown on **your** policy schedule is used up. There is no time limit for how long payments will be made with this cover. Once the **vet fee limit** is used up **you** no longer have cover for that injury or illness. The **vet fees limit** can be used for treatment **your pet** needs for new health issues.

#### Premier Cover

**We** pay **vet fees** from the first date **your pet** has treatment for illness, injury or change **you** or **your vet** notice in its health or behaviour.

Payments carry on until the **vet fee limit** shown on **your** policy schedule is used up in each **policy period**. This applies as long as **we** can continue to offer cover, **your** premiums are paid and the policy is renewed each year. If **we** offer and **you** accept **our** renewal invitation, **your** chosen **vet fees limit** will be available to use again in the next **policy period**. This cover includes cover for both ongoing and short term health issues.

### Repeating or connected health issues

If **your pet** suffers from a number of illnesses or injuries, or changes in its health or behaviour the treating **vet** will be asked if these health issues are connected.

If the **vet** confirms that they are, they'll be considered as one and the amount **we** pay **you** will be up to the **vet fee limit** for all the connected health issues.

If the **vet** confirms that they're not connected health issues the amount **we** pay **you** will be up to the **vet fee limit** for each illness, **accident**, or change in its health or behaviour.

### Investigations into health issues

If the cause of a health issue is not clear **we** pay the treatment costs while **your vet** carries out investigations, except when **you** or **your vet** notice changes in the health or behaviour of **your pet**:

- before this policy started;
- or in the first 14 days of **your** cover start date (Standard, Extra & Premier cover);
- or in the first 5 days of **your** cover start date (Accident & Injury cover).

If once investigations are completed **your pet** is diagnosed with a health issue that is not covered under this policy, **we** don't make any further payments.

## Accident & Injury Cover

### When we can help you

**We** pay for treatment **your pet** needs from a **vet** practice if it is injured in an **accident**, this includes treatment for its teeth or gums if they are damaged in the **accident**.

If an **accident** causes more than one injury to **your pet** the amount paid would be up to the amount shown on **your** policy schedule for all the injuries which happened in the same **accident**.

If the **accident** causes a later illness, this illness will be treated as part of the same **accident** and any payment will be made from the **vet fee** limit for the same **accident**.

Treatment means examinations, consultations, tests, x-rays, surgery, prescription medication or care.

### How much help can we give you?

**We** pay up to the **vet fees limit** shown on **your** policy schedule for the treatment period detailed on page 6 for each **accident**. If **your vet** refers **your pet** for physiotherapy, osteopathy, chiropractic care, hydrotherapy, acupuncture or homeopathy **we** include up to £500 cover for this treatment.

### When we can't help you

If **you** or **your vet** notice changes in **your pet's** health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which **you** were aware of or is noted by **your vets** before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it.

**We** don't pay for the cost of any treatment for **your pet** if it has an **accident** within the first 5 days of its cover start date, or for any illness that develops from this **accident**. This exclusion only applies in the first **policy period** for a **pet**.

**We** also don't pay:

- the cost of treatment **you** choose for **your pet** that isn't as a result of an **accident**;
- for any illness that isn't as a result of an **accident**;
- for any injury that occurred outside of the United Kingdom, Channel Isles or the Isle of Man;
- for treatment or complementary therapy carried out outside of the United Kingdom, Channel Isles or the Isle of Man;
- for teeth or gums if they're damaged due to tooth decay, dental or gum disease.

## Standard or Extra Cover

### When we can help you

**We** pay for the treatment **your pet** needs from a **vet** practice. This includes treatment for its teeth or gums if they are damaged in an **accident** or if an underlying illness has caused tooth decay or gum disease or if the teeth need to be removed to treat an illness.

**We** also pay to remove first teeth that haven't fallen out naturally, as long as **your pet** was included on this policy before it was 16 weeks old.

Treatment means examinations, consultations, tests, x-rays, surgery, prescription medication or care. Treatment can be given in the United Kingdom, Channel Isles or the Isle of Man or if you are travelling, EU countries covered under the Government Pet Travel Scheme.

### How much help can we give you?

**We** pay up to the **vet fees limit** shown on **your** policy schedule for the treatment period detailed on page 6 for each **accident** or illness. If **your vet** refers **your pet** for physiotherapy, osteopathy, chiropractic care, hydrotherapy, acupuncture or homeopathy **we** include up to £500 cover for this treatment.

For Extra **we** include up to £1,000 cover for this treatment.

### When we can't help you

If **you** or **your vet** notice changes in **your pet's** health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which **you** were aware of or is noted by **your vets** before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it.

**We** don't pay if **you** or **your vet** notice changes in **your pet's** health, or behaviour within the first 14 days of **your** cover start date, **we** won't pay claims for these changes or any illness that develops from these changes. This exclusion only applies in the first **policy period** for a **pet**.

**We** don't cover treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease.

## Premier Cover

### When we can help you

**We** pay for the treatment **your pet** needs from a **vet** practice. This includes treatment for its teeth or gums as long as the teeth and gums are checked each year by a **vet** and any treatment the **vet** tells **you** is required is carried out. Once any required work has been carried out, should **your pet** then suffer from tooth decay or gum disease before the next yearly check up, **we** will pay.

If no yearly check has been carried out, or if the work required is not carried out **we** only pay for treatment to teeth or gums if they are damaged in an **accident** or if an underlying illness has caused tooth decay or gum disease or if the teeth need to be removed to treat an illness. **We** also pay to remove first teeth that haven't fallen out naturally, as long as **your pet** was included on this policy before it was 16 weeks old.

Treatment means examinations, consultations, tests, x-rays, surgery, prescription medication or care. Treatment can be given in the United Kingdom, Channel Isles or the Isle of Man or if **you** are travelling, EU countries covered under the Government Pet Travel Scheme.

### How much help can we give you?

**We** pay up to the **vet fees limit** shown on **your** policy schedule for the treatment period detailed on page 6 for each **policy period**. If **your vet** refers **your pet** for physiotherapy, osteopathy, chiropractic care, hydrotherapy, acupuncture or homeopathy **we** include up to £1,000 cover for this treatment.

### When we can't help you

If **you** or **your vet** notice changes in **your pet's** health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which **you** were aware of or is noted by **your vets** before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it.

**We** don't pay if **you** or **your vet** notice changes in **your pet's** health, or behaviour within the first 14 days of **your** cover start date, **we** won't pay claims for these changes or any illness that develops from these changes. This exclusion only applies in the first **policy period** for a **pet**.

## For all cover types we can't help you with the following:

- **We** don't pay the excess shown on **your** schedule, this is the part of the claim **you** have to pay. The way the excess is taken will depend on the cover type **you** chose:
  - **Accident & Injury, Standard** or **Extra** – For each claim for each different illness or **accident**.
  - **Premier** – For each claim for each different illness or **accident** in each **policy period**.
- **We** don't pay for routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing, de-matting, spaying or castrating **your pet**.
- **We** don't pay for food (even when prescribed by a **vet**).
- **We** don't pay for the treatment of, or training for diagnosed behavioural problems or for the cost of any administration fees **your vet** might charge.
- **We** don't pay for treatments which do not treat an illness or injury, or that are preventative or cosmetic or that are connected with **your pet** being pregnant, giving birth or rearing puppies or kittens.



- **We** don't pay for home visits or visits to **your vet** outside of normal surgery hours for treatment unless **your vet** considers **your pet** can't be moved or couldn't wait until normal surgery hours to be seen.
- **We** don't pay for costs charged by a **vet** to fill or provide a prescription.
- **We** don't pay for supplements and probiotics, these are products **you** can purchase without a prescription. **We** don't pay for these even if recommended by a **vet**. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products.

## All cover types – what we need you to do, to help us help you

**We** provide a fast and efficient service to make sure payment is made as quickly as possible. To help **us** to do this, please read this section, it tells **you** about the information **we** need.

To get a claim form, please visit [www.tescobank.com/pet](http://www.tescobank.com/pet) to download a claim or phone **us** on **0345 078 3860**.

Please tell **us** if it's a third party claim form **you** need.

Please tell **us** the policy number that is printed on **your** policy schedule every time **you** contact **us**.

Parts of this form will need to be completed by your vet, please make sure that the form is signed by you and your vet and that **you** tell **us** if **you** want **us** to make payment to **you** or straight to **your vet**. **We** can arrange to pay most **vet**s directly. Please ask **your vet** if they are happy to do this, and if **we** are able to, **we** will take care of the rest.

Please send **us your** claim form within 90 days of the first treatment for each new illness or **accident**. If **your vet** tells **you** that **your pet** will need treatment over a few visits **you** do not need to send each invoice to **us** separately, **you** can send them all to **us** with one completed claim form within the 90 day period.

**You need to** keep all invoices and receipts that **your vet** gives **you** in connection with **your** claim and send these along with a complete medical history for **your pet** to **us**. This must be a record of all visits **your pet** has made to a **vet** and this information can be obtained from each **vet** practice **your pet** has attended.

If **your pet** needs ongoing treatment, **you** can send in further claims including updated medical records showing the treatment **your pet** has received, invoices and receipts, every 3 to 6 months. If any information **we** have asked for is not provided it will delay **your** claim. If **your pet** needs to be treated by a referral **vet**, and it is not for emergency treatment, **you** can use the following ways to find your nearest **vet** from our preferred referral **vet** network:

- **your** usual **vet** will have details and can let **you** know which referral **vet** from **our** preferred referral **vet** network is closest to **you**;
- details of the **vet**s in our preferred referral network can be found on [www.tescobank.com/pet](http://www.tescobank.com/pet);
- **you** can contact the Tesco Vet Referral Helpline on 0330 100 6460;

If **you** choose a referral **vet** from outside **our** network, **you** will need to pay £200 of the referral **vet** bill yourself. This amount is in addition to **your** policy excess.

If **your pet** needs emergency treatment for a situation that if not resolved immediately will lead to a loss of life or cause a serious threat to the present or ongoing health of **your pet** **you** will not have to pay the additional £200 excess regardless of which referral **vet** **you** visit.

Treatment by a referral **vet** occurs when **your** usual **vet** advises **you** that **you** need to go to another **vet** for a certain procedure, for example a surgery or treatment. **You** might be asked to visit a different veterinary centre, hospital, practice, or another branch of **your** existing practice. After a referral visit and any required treatment has taken place, it is normal for future visits to be with **your** usual **vet**.

**You** need to agree that **your** current, previous or referral **vet** may release information or records regarding the medical history, including test results for any **pet** insured with **us**. If **your pet** is referred to another **vet**, **we** need copies of any reports the referral **vet** completes.

**We** may ask **your vet**, to provide an opinion on whether conditions are connected, and the date changes in the health or behaviour of **your pet** started. While **we** are providing help **we** may need to release information about **your pet** insurance policy to any **vet** who has treated **your pet** or is about to treat **your pet**.

If there is any amount other than the excess that **we** can't pay because the costs are not covered by **your policy**, **we** would tell you about this. **You** need to pay **your vet** yourself for these.

**We** don't cover the cost of completing claim forms, obtaining receipts, invoices or reports required as part of the claim.

**We** don't pay vet invoices that are 12 months older than the last date of treatment.

**We** don't pay the cost charged by a **vet** to fill or provide a prescription.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

# Saying goodbye

## This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

### When we can help you

**We** pay to have **your pet** put to sleep and then cremated or buried if it is ill or has had an **accident**.

#### How much help can we give you?

Up to £200 for each **pet** for each **policy period**.

### When we can't help you

**We** don't pay if **your pet** dies from an illness within the first 14 days of **your** cover start date or from an illness or an **accident you** or **your vet** knew about before this policy cover started.

**We** can't bring **your pet** home if it should die while you are travelling outside of the United Kingdom, Channel Isles or Isle of Man.

To talk to someone about the loss of **your pet** please call the bereavement helpline on **0345 078 3843**. This is a confidential caring service where **you** can talk to someone, for as long as **you** need, about the loss of **your pet**. To find out more about pet crematoriums or burial information, please call vetfone on **0800 197 4949**.

## What we need you to do, to help us help you

To tell **us you** need help please call **us** on **0345 078 3860** or email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

**We** need a **vet** to provide a certificate stating the date and cause of the death of **your pet** and **we** need a receipt for any euthanasia, cremation or burial costs.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

## Third party liability

### This section only applies to dogs.

### When we can help you

**We** pay compensation and costs awarded by a court against **you**, or any person looking after or handling **your pet** with **your** permission and knowledge, if **your pet** causes:

- death or injury to a person; or
- damage to any property.

#### How much help can we give you?

Up to £2,000,000 for each **pet** for each **policy period**.

### When we can't help you

**We** don't pay the first £250 of each claim for damage to property.

**We** don't pay if **you** have cover under any other insurance policy (such as home insurance) until all the cover under that policy has been used up.

**We** don't pay compensation, costs or expenses:

- for injury or death to **you** or any member of **your family**, or anyone else who lives with **you** or anyone working with **you** or for **you**;
- for damage to property that belongs to **you** or any member of **your family**, or anyone else who lives with **you**, or anyone who works with **you** or for **you**;
- for damage to property that **you**, any member of **your family**, or anyone else who lives with **you** or works with **you** or for **you** is either responsible for or is looking after;
- that are as a result of **your** profession, business or employment;
- if **we** haven't agreed to these before **you** paid or agreed to pay them.

**We** also don't pay fines or penalties.

### When we can't help you (cont.)

If **you** are travelling outside of the United Kingdom, Channel Isles or Isle of Man, **we** don't pay compensation costs or expenses for:

- injury or death to **you**, or anyone travelling or staying with **you**;
- damage to property belonging to anyone travelling or staying with **you**;
- damage to property that anyone travelling or staying with **you** is either responsible for or is looking after.

### What we need you to do, to help us help you

To tell **us** **you** need help please call **us** on **0345 078 3860**.

Please tell **us** straight away about any incident that happens that could result in a claim.

If **you** receive any writ, summons, legal documents or other communication please send it to **us** without replying to it.

**We** need **you** to tell **us** about any other insurance policy **you** have which provides **you** with third party liability cover, such as **your** home contents policy.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

If **you** want legal advice please call the Legal advice helpline on **0345 078 3842**.

This gives **you** access to uncomplicated, practical legal advice on any problem. When **you** use this service please quote Scheme code **72409**, this is the customer code for Tesco Bank Pet Insurance.

## Refunding the cost of your pet

### This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

#### When we can help you

**We** give **you** an amount of money if **your pet** dies due to an:

- **accident** or if a **vet** has to put it to sleep because it's had an **accident**;
- illness or if a **vet** has to put it to sleep because it's had an illness.

#### How much help can we give you?

**We** pay the price **you** paid or donated when **you** bought **your pet**. If **you** don't have **your** purchase or donation receipt **we** pay an amount that lets **you** buy a similar **pet**, of the same breed, sex and age as **your pet** at the time **you** became its owner.

**We** pay up to £1,500, this amount is paid for each **pet** for each **policy period**.

#### When we can't help you

**We** don't pay more than the amount **you** paid or donated for **your pet**.

**We** don't pay for the death of any pet aged 9 or over if it dies because of an illness.

### What we need you to do, to help us help you

To tell **us** **you** need help please call **us** on **0345 078 3860** or email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

Please send **us** **your** purchase or donation receipt.

If **your pet** was put to sleep **we** need **you** to provide a certificate from a **vet** stating the date and cause of death.

If **your pet** dies in an **accident**, please tell **us** how, when and where this happened.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

## Your pet is missing

### This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

#### When we can help you

**We** help **you** to take action to get **your pet** back. Including help if **you** travel with **your pet** and it becomes lost outside of the United Kingdom, Channel Isles or Isle of Man.

First, **we** pay for **you** to advertise that **your pet** has been lost.

Next, in the happy event that **your pet** is found, **we** pay a reward to the finder, and if **your pet** is found away from **your** home, **we** help **you** both to get home.

## When we can help you (cont.)

### How much help can we give you?

**We** pay up to £1,000 for advertising including up to £200 to cover a reward and **your** return home, this amount is paid for each **pet** for each **policy period**. If more than one **pet** goes missing at the same time, this amount is paid for all missing **pets**.

### Your pet has not been found

If 45 days pass from the date **your pet** went missing and it's not been found please tell **us** and send **us your** purchase or donation receipt.

### How much help can we give you?

**We** pay **you** the price **you** paid or donated when **you** bought **your pet**. If **you** don't have **your** purchase or donation receipt **we** pay an amount that lets **you** buy a similar **pet**, of the same breed, sex and age as **your pet** at the time **you** became its owner.

**We** pay up to £1,500, this amount is paid for each **pet** for each **policy period**.

### Your pet returns home

In the happy event that **your pet** is found after **we** make a payment to **you**, **you** must tell **us** of its return and give **us** back the money **we** paid to **you**.

## When we can't help you

**We** don't pay a reward to **you** or **your** husband, wife, partner, children, parents or other relatives who normally live with **you**, or to anyone else who is travelling with **you**.

**We** don't pay more than the amount **you** paid or donated for **your pet**.

**We** don't pay if **your pet** was missing before this policy cover started.

## What we need you to do, to help us help you

To tell **us you** need help please call **us** on **0345 078 3860** or email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

**You** need to report the loss of **your pet** to **your** local rescue centres and **vet** practices, please provide confirmation that this has been done. For a dog **you** must report the loss to the police and, if **you** have one, the dog warden within 24 hours of discovery please provide confirmation that this has been done and provide their reference number to **us**.

**We** need receipts for all advertisements placed and expenses **you** wish to claim for and **your** purchase or donation receipt.

If **you** are claiming for paying a reward, **we** need **you** to give **us** evidence that **you** offered a reward for finding **your pet** and full contact details of the finder so that **we** can pay them the reward.

If **you** lose **your pet** on a holiday or trip **you** must report the loss to any relevant governing body or organisation in the country where **your pet** goes missing. Please provide confirmation that this has been done.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

## Help if you are unwell

### This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

#### When we can help you

**We** pay for **your pet** to be looked after by a kennel, cattery or **pet** minding service if **you** have to go into hospital for emergency medical treatment, and have to stay in hospital for more than four days in a row.

#### How much help can we give you?

Up to £1,000 for each **pet** for each **policy period**.

### When we can't help you

#### We don't pay if **you**:

- knew before the policy cover start date that **you** were likely to need to go into hospital;
- knew **you** were likely to need to go into hospital before **you** travelled outside of the UK, Channel Isles or Isle of Man;
- go into hospital, and this is not on the advice of a doctor, specialist or consultant;
- receive nursing home care or convalescence care that is not given in a hospital; or
- if **your** hospital stay doesn't last for more than four days in a row.

### What we need you to do, to help us help you

To tell **us** **you** need help please call **us** on **0345 078 3860** or email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

**We need you** to provide receipts detailing dates and the daily costs **you** paid for boarding expenses and kennel, cattery or pet minding fees.

**We need you** to provide confirmation of the dates **you** were in hospital and a medical certificate or written confirmation from the treating doctor or the hospital of the date of the hospital admission and date **you** were released from hospital.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

## Canceling or cutting short your holiday

### This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

#### When we can help you

**We** refund expenses that **you** can't get back from anywhere else if **you** have to cancel **your** holiday in the seven days before **you** are due to go because **your pet**:

- goes missing;
- needs life-saving treatment;
- becomes too ill to travel;

or

**you** have to cut **your** holiday short and return home because **your pet**:

- goes missing from **your** home;
- needs life-saving treatment at home;
- dies while on holiday with **you**.

#### How much help can we give you?

Up to £5,000 in any **policy period**. This limit is the total for all parts of this section of cover.

#### When we can't help you

**We** don't pay if **you** or **your vet** knew **your pet** was likely to need treatment when **you** booked **your** holiday or before the policy cover start date.

### What we need you to do, to help us help you

To tell **us** **you** need help please call **us** on **0345 078 3860** or email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com)

**We** need:

- invoices from **your** travel agent, tour operator or other holiday sales organisation, showing the dates and total cost of the holiday and confirmation that payment had been made;
- details of the date **you** decided to cancel and why, and details of any expenses that **you** can't recover.

If **your** claim is for life saving surgery or because **your pet** became too ill to travel **you** and **your vet** need to fill in a claim form. To get a claim form please visit [www.tescobank.com/pet](http://www.tescobank.com/pet) to download a claim form or phone **us** on **0345 078 3860**.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

## Travelling with your pet

**You** can, should **you** wish, under the United Kingdom Government Pet Travel Scheme, known as PETS 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 criteria set out by them. Pet Travel only applies to **pets** travelling under the PETS scheme.

### DEFRA

website: [www.defra.gov.uk](http://www.defra.gov.uk) Email: [pets.helpline@defra.gsi.gov.uk](mailto:pets.helpline@defra.gsi.gov.uk) Tel: 0870 241 1710 Mon – Fri 8.30am – 5.00pm

**Pet travel cover** includes quarantine costs, getting another pet passport, repeating the worming treatment and emergency expenses.

### This cover applies if you've chosen a policy with Standard, Extra or Premier Cover

#### When we can help you

This applies to all parts of the travel cover.

**We** cover **you** while travelling for three journeys of up to 30 days each in each **policy period**. To be included, each journey must start and end in the United Kingdom, Channel Isles or Isle of Man. This cover only includes travel to the European Union (EU).

#### When we can't help you

These apply to all parts of the travel cover.

**We** don't pay if **you** don't meet the conditions of the Pet Travel Scheme.

**We** don't pay if **you** or **your vet** were aware that **your pet** was unfit to travel before **you** left to go travelling.

**We** don't pay for financial loss due to movements in currency exchange rates.

## Quarantine costs

#### When we can help you

**We** pay quarantine costs for **your pet** if **you** lose **your** pet passport or if the microchip fails. **We** also pay, if even though **you** have kept to all the rules of the Pet Travel Scheme, **your pet** becomes ill.

#### How much help can we give you?

Up to £1,500 for each **pet** for each **policy period**.

#### When we can't help you

**We** don't pay claims for microchip failure if the microchip was not fitted, or not tested and fully functioning before **you** travel.

## Getting another pet passport

#### When we can help you

**We** pay the cost of replacing the passport if the original is lost, stolen or destroyed while **you** travel.

#### How much help can we give you?

Up to £250 for each **pet** for each **policy period**.

#### When we can't help you

**We** don't pay for the initial cost of the passport or any passport that is already lost before **you** travel.

## Repeating the worming treatment (dogs only)

### When we can help you

**We** pay to have the worming treatment repeated if travel is delayed by **your** transport company, so that **you** can meet the requirement that tapeworm treatment is administered by a **vet** not less than 24 hours and not more than 120 hours before entering the UK.

### How much help can we give you?

The amount charged by a **vet** for each **pet** for each **policy period**.

### When we can't help you

**We** don't pay if **you** didn't have the initial worming treatment carried out, or didn't carry it out in the Pet Travel Scheme timelines.

## Emergency expenses

### When we can help you

**We** refund money **you** have to spend on additional travel, accommodation and other expenses, if **you** miss **your** return journey home due to:

- **your pet** needing emergency treatment;
- **your pet's** passport being lost;
- **your pet** needing repeat worming treatment; or
- **you** needing to stay away for another four days to look for a **pet** that has got lost or gone missing.

### How much help can we give you?

Up to £300 in total for all emergency expenses, each time **you** travel in each **policy period**.

### When we can't help you

**We** don't pay if **you** didn't have the initial worming treatment carried out, or didn't carry it out in the Pet Travel Scheme timelines.

## What we need you to do, to help us help you

To tell **us** **you** need help please email **us** at [tesco.petclaims@uk.rsagroup.com](mailto:tesco.petclaims@uk.rsagroup.com) or call **us** on **0345 078 3860**.

**We** need dates, documents and receipts for expenses to support **your** claim.

Any expenses outside of the UK will need to be paid by **you** first. **We** then pay **you** in sterling at the current rate of exchange.

If **you** claim for a delay caused by **your** transport company please provide confirmation from them as to the cause and length of the delay.

Please make sure **you** read the policy conditions, claim conditions and exclusions.

# Conditions that apply to your policy

**These conditions apply to the whole policy and must be met for any pet you insure with us. If the conditions are not met your policy might be invalid.**

## About you and your pet

- **Your pet(s)** live with **you** at **your home** address;
- **You** are the owner and keeper of each **pet**;
- **You** and **your pet(s)** live in the UK, Isle of Man or Channel Islands.

## Both dogs and cats

- At the cover start date **your pet** was in good health, and not showing any sign of illness, injury or other medical conditions, if **you** or **your vet** notice changes in **your pet's** health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which **you** were aware of or is noted by **your vets** before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;
- No **pet** is used for business, commercial breeding (commercial breeding means used for breeding more than two times in the **pet's** lifetime), or for monetary gain;
- No **pet** insured on this policy has ever had cover on a pet policy declared void or cancelled;
- No **pet** is less than eight weeks old when its cover starts.

## Dogs only

- No dog has been the cause of any **accident** or legal action (unless **we** agree to provide cover);
- No dog has had any complaints made about its behaviour (unless **we** agree to provide cover);
- No dog is used for any form of racing;
- No dog is trained to attack or used as a guard dog or for security purposes;
- No dog is a cross or pure breed Dogo Argentino, Fila Brazillero, Japanese Tosa, Pit Bull Terrier, Wolf or Wolf hybrid or a dog which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

## Changes in the information we have about you and your pet

**We** need **you** to tell **us** if the information on **your** schedule is incorrect. If any of the changes listed below occur, please tell **us** as soon as **you** know about them. If inaccurate or out of date information is provided:

- It may affect the premium **you** pay and the claims **we** may agree to pay;
- **Your** claim payment may be reduced or payment may not be made;
- **Your** policy may be cancelled; and **you** may not receive a refund of premium.

## About you and your pet

- **You** are going to move home;
- **You** are no longer the owner and keeper of the **pet**;
- **Your pet** stops living with **you**.

## Both dogs and cats

- **Your pet** is to be used for business, commercial breeding or for monetary gain.

## Dogs only

- **Your** dog has been the cause of any **accident** or legal action;
- **Your** dog has had a complaint made about its behaviour;
- **Your** dog is going to be used for any form of racing;
- **Your** dog has been trained to attack or will be used as a guard dog or for security purposes.

**We** may re-assess **your** cover and premiums or cancel when told about these changes.



## Fraud

If dishonesty, exaggeration or false documentation is used by **you** and **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**.

## Financial sanctions

**We** shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue. If any such resolution, sanction, law or regulation takes effect during the **policy period we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

## Adding or removing a pet

**You** may add or remove a pet from **your** policy at any time, subject to **our** agreement, and **we** may charge **you** for this change.

## Policy payments

If **you** decide to pay **your** premium in monthly instalments **we** continue to take payments unless **you** tell **us** to stop.

If **we cannot** collect an instalment payment a default letter will be sent to **you**, telling **you** that payment can't be made and giving **you** at least 17 working days notice of the final date by when **we** need to receive **your** payment or new payment instructions.

The default letter will also tell **you** that if a payment/new instruction aren't received by this date **your** policy will be cancelled. If it is **we** notify **you** in writing that the cancellation has taken place.

Each year **we** write to **you** before the renewal date of **your** policy to let **you** know about any changes to **your** premium or policy terms.

If **you** want to cancel payment by monthly instalments but not **your** policy, **we** can tell **you** how much **you** have to pay for the rest of the **policy period**. 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.

## Changing cover levels

If **we** agree to a change in **your vet fees** cover level, the change will apply from the renewal date of **your** policy and will only apply to new illnesses or **accidents** after the renewal date.

## Changing your policy and premium

At the end of each policy period, **your** premium, excess, policy benefits, and terms and conditions can alter as **your pet** gets older to allow for future increases in treatment costs. On receiving notice of any changes or proposed changes to **your** policy, **you** may cancel **your** cover if **you** are unhappy with the change or proposed change.

## Conditions that apply to claims

These are the claims conditions that **you** need to keep to as **your** part of this contract. If **you** don't, a claim may be rejected or payment could be reduced.

### Other Insurance

**We** won't make any payment for any claim that results from an incident covered by other insurance, except as set out under Third party Liability.

### Claim negotiation

**You** mustn't settle, reject, negotiate or offer to pay any Third Party Liability claim **you** made or intend to make under this policy without **our** written permission.

### Referral vet visits

If **your pet** needs to be treated by a referral **vet**, **your** usual **vet** will let **you** know which referral **vet** from our preferred referral **vet** network is closest to **you**. If **you** choose a referral **vet** from outside **our** network, **you** will need to pay £200 of the referral **vet** bill yourself. This amount is in addition to **your** policy excess.

If **your pet** needs emergency treatment for a situation that if not resolved immediately will lead to a loss of life or cause a serious threat to the present or ongoing health of **your pet** **you** will not have to pay the additional £200 excess regardless of which referral **vet** **you** visit.

Details of the **vet**s in **our** preferred referral network can be found on [www.tescobank.com/pet](http://www.tescobank.com/pet). If **you** need help or advice about which **vet** to visit, please contact the Tesco Vet Referral line on 0330 100 6460 before an appointment is made.

### Late submission

**We** don't pay **vet** invoices that are 12 months older than the last date of treatment.

### Transferring rights

It is **our** 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. **You** can't transfer **your** interest in this policy to anyone else without **our** permission.

### Care of your pet

It is **your** duty as the owner of **your pet** to manage **your pet's** weight by taking advice and making yourself aware of the acceptable weight range for **your pet** at the various stages of its life, **you** must take steps to prevent or reduce the increased health risk that being obese or underweight can bring. If **you** need help or advice contact vetfone on **0800 197 4949** or ask **your vet**.

**You** must take care of **your pet** at all times and pay to have treatment recommended by a **vet** to prevent illness or injury.

### Vaccinations

**You** must have **your** dog vaccinated against distemper, hepatitis, leptospirosis and parvovirus; **your** cat vaccinated against infectious enteritis, cat flu and feline leukaemia. If **your pet** isn't vaccinated, **we** won't pay any claims that result from any of the above illnesses, unless the vaccination has failed.

## Exclusions that apply to your policy

**We** don't pay claims:

- for malicious or wilful injury or gross negligence to **your pet** which is caused by **you** or members of **your family**;
- as a result of **your pet** worrying livestock;
- as a result of the official actions of customs, any government or the authorities of any country unless **we** specifically provide cover;
- for infringement of United Kingdom animal health and importation legislation;
- if **your pet** is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so;
- 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;
- for any **pet** which suffers from a notifiable disease as named in the Animal Health Act 1981;
- 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;
- as a result of radioactive contamination, terrorism, war, hostilities or riot;
- if **your** premium isn't paid or **your** policy isn't in force;
- If **you** or **your vet** notice changes in **your pet's** health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which **you** were aware of or is noted by **your vets** before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;
- for medication that is not prescribed by a **vet** or for medication that is not purchased using a prescription a **vet** provides.

## Canceling your policy

### Your right to cancel

#### Your right to cancel the policy – cooling off

If this cover doesn't meet **your** needs and **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive **your** policy documentation.

Any premiums paid will be returned as long as **you** haven't made any claims on the policy during that time.

#### Your right to cancel the policy – at any time

**You** can cancel **your** policy at any time. There may be an additional premium to be paid, or a return premium due to **you**.

If **you** pay the full annual premium and **you** cancel this insurance **we** refund a proportion of the premium already paid for the remainder of the current **policy period**:

- if **you** haven't made a claim; or
- if **you** only made claims due to the death of **your pet**, or due to **your pet** being stolen or lost.

**We** won't refund a proportion of the premium already paid for the remainder of the current **policy period** if **you** made a claim for any other reason.

To cancel, please contact **us** on **0345 078 3895**.

### Termination of the contract

**We** may cancel the policy, by giving **you** at least 14 days written notice at **your** last known address. **We**'ll do so for the reasons outlined in **your** policy booklet, but not before, where possible, making contact with **you** to seek an opportunity to agree a solution with **you**.

### Our right to cancel

**We** can cancel this policy by giving **you** at least 14 days' notice at **your** last known address.

**We** can cancel for the reasons outlined below, but 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** are entitled to a refund of a proportion of any unexpired premium, providing no claims have been made in the current **policy period**.

In addition:

If **you** or anyone acting on **your** behalf makes a false, fraudulent or exaggerated claim or any claim involving dishonesty, it will be rejected and the policy will be cancelled.

**Your** policy will also be cancelled if **you** don't pay **your** premium.

## The law that applies to this policy

This policy will be governed by the law applicable in the part of the United Kingdom, Channel Isles or Isle of Man in which **you** normally live. Legal proceedings will only take place in the courts of the part of the United Kingdom, Channel Isles or Isle of Man in which **you** normally live.

## How to complain

### Our service to you – a guide to our complaints procedure

If **you** wish to complain, it's important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** didn't provide the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

### Step One

To help **you** resolve **your** concerns quickly it's important that **you** speak to the right person.

If therefore, **your** complaint relates to **your** policy then please contact our Customer Services Team at:

Post: Customer Services Department  
Tesco Pet Insurance  
PO Box 1363  
Peterborough  
PE2 2QZ  
Tel: 0345 078 3895

If **your** complaint relates to a claim then please contact **our** Claims Team at:

Post: Customer Services Department  
Tesco Pet Insurance  
PO Box 1363  
Peterborough  
PE2 2QZ  
Tel: 0345 078 3860

### Online Dispute Resolution (ODR)

If **you** purchased **your** policy online **you** may also be eligible to complain using the ODR service. Further information on ODR can be obtained at <http://ec.europa.eu/odr>. Please note that using the ODR service will not mean that **your** complaint is resolved more quickly than if **you** complain to **us** directly.

### Step Two

If **we** haven't resolved **your** complaint by the close of the next business day, **your** complaint will be referred to **our** Customer Relations Team who will carry out a separate investigation and full review. The Customer Relations Team will send **you** a final response letter.

Post: Tesco Pet Insurance  
Customer Relations Team  
PO Box 255  
Wymondham NR18 8DP  
Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## Step Three

If **you** aren't satisfied after **you** receive a final response letter, or more than eight weeks have passed since **we** first received **your** complaint, **you** can refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products and other financial services.

The Ombudsman can be contacted at:

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

Tel: 08000 234 567 (Free from a standard landline, mobiles may be charged)  
0300 123 9123 (Same rate as 01 or 02 numbers on mobile phone tariffs)

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** must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **Our** final response will remind **you** of the time limits.

**Your** rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service won't adjudicate on any cases where litigation has commenced.

## Your Information

### Who we are

Tesco Personal Finance plc (trading as Tesco Bank) acts as an intermediary for this policy. The policy is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc (RSA).

This explains how we (Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco group) and Royal & Sun Alliance Insurance plc, trading as RSA and part of the RSA group of companies use your information. For the purposes of the Data Protection Act, we are data controllers in common.

In this information statement, 'we', 'us' and 'our' refers to RSA, the RSA Group of companies and Tesco Bank, unless otherwise stated.

### What sort of information do you hold about me?

We collect and retain your information when you input your details on our website, complete an application or request a quotation or provide information to us over the phone. We also retain information about your accounts and policies, including transactions and payments you make and receive.

We may supplement the information we hold about you with information from third parties such as credit reference agencies and publicly available sources to perform checks, assess the accuracy of the information we hold about you and provide you with relevant offers.

We monitor and record calls to and from our customer service centres to improve our service and to prevent and detect fraud.

If you contact us electronically (e.g. by email or Internet), we may collect your electronic identifier such as your internet protocol address. When you visit our website, we collect information about your browsing habits using cookies.

### What about insured persons?

We will retain and use information relating to insured persons that you provide to us. If you wish to provide us with details of an additional insured person, you must ensure that you have the permission of the other party before revealing information to us about them.

### How do you use my information?

We use your information (and information relating to other insured persons) to:

- provide our services to you;
- work out financial and insurance risks and we do this by credit scoring;

- understand our customers' needs and requirements;
- develop and test products and services;
- provide you with tailored information about products and services that may be of interest to you;
- recover debt; and
- prevent and detect crime.

### **How do you use Clubcard information?**

We'll search our records for your Clubcard number, and we may access and use information (including transactional information, name and address) from your Tesco Clubcard. This will help us and your insurer to assess your premium and will only be used to make a positive impact on your premium.

### **Who do you share my information with?**

We will only share your information:

- where we have your permission;
- where we have to do so or where we're allowed to do so by law;
- for aggregated market research purposes where you will not be identifiable;
- with regulatory bodies and authorities;
- with credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- with other companies that help us to provide our services including companies that provide or may provide funding or services to us and panel insurers;
- with other lenders or companies to whom we transfer or may transfer our rights and obligations under our agreement with you; and
- where Tesco Bank invites you to renew your pet insurance with another insurer.

We may also share your information with Clubcard in connection with the operation of your Clubcard account, for example to allocate points or discounts, but we don't share more information than we need to.

## **How is information used for insurance products to make decisions and prevent fraud?**

### **Credit Reference Agencies**

To provide you with quotations or to assess your insurance application and the terms on which cover may be offered, and to process claims and maintain your policy, during the period of insurance and at renewal and any future invitations, we may obtain information about you, all joint policyholders named on your policy and any person who may be paying your premiums from third parties such as credit reference agencies (including publicly available data, previous searches and the full electoral register). The agencies may record our enquiries. This will not affect your credit rating.

### **Fraud prevention agencies**

We and our panel insurers may share your information with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent or detect crime, including fraud. When we process your request for insurance cover or when you make a claim, we may search these registers. If you give inaccurate details or fraud is suspected this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about you and others in your household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, we will share your relevant personal information with them. We and our panel insurers may research, collect and use data about you from publicly available sources, including social media and networking sites. We and our panel insurers may use this data for the purposes of fraud detection or prevention. Under the conditions of your policy, you must tell us about any incident, whether or not you think it is likely to give rise to a claim. When you tell us about an incident, we will pass information relating to that incident to these registers.

### **Do you process sensitive personal data?**

We may occasionally process data which the Data Protection Act 1998 defines as "sensitive personal data" where necessary, for example where you tell us that you have medical condition which requires special treatment or where we have to process information relating to criminal convictions in connection with your insurance policy. You will be asked to consent to our use of data when you take out the relevant product or provide the information.

### **How will you use my information to contact me?**

If you provide us with an email address or mobile phone number, we may send you emails or text messages with operational messages about your application or policy. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

### **Will you send me marketing information?**

Tesco Bank will send you tailored marketing information by post, telephone, text and email, but only if you have agreed to receive marketing information via these channels. We only send you information about products that we think you would like to hear about. You can opt out of marketing through these channels during the application process or at any time by using the unsubscribe options when we contact you or by calling us on 0345 078 3895.

Tesco Bank may also display tailored online advertising on third party websites, such as social media sites, sites operated by internet service providers and sites which sell advertising space.

Tesco Bank may use the information that we hold about you to personalise the advertisements to you. Where we display personalised advertisements on third party sites, we display the Ad Choices logo which you can click on for further information about online behavioural advertising.

For sites you have subscribed to, such as social media sites and email providers the terms and conditions and privacy policy for that site will explain how advertisements are displayed.

### **Will you send my information to other countries?**

We might do this, for example where our service provider has a data centre overseas, but only when we can be sure your information will be adequately protected. Your information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

### **How long will you keep my information?**

We keep your information for as long as we need to for legitimate business purposes and for legal and regulatory reasons. We will retain your information after your policy has closed for these purposes.

### **What will happen if you change how my information is used?**

We might do this from time to time. If we think you would not expect this change, we will write and tell you about it. If we don't hear from you within 60 days, we'll assume you agree to the change.

### **Can I see the information you hold about me or find out more about how you use my information?**

Yes – on payment of a small fee, you're entitled to receive a copy of the information RSA hold about you. If you have any questions, or would like to find out more about this notice, you can write to us at:

Data Protection Liaison Officer  
Customer Relations Office  
RSA  
Bowling Mill  
Dean Clough Industrial Estate  
Halifax HX3 5WA

Yes – on payment of a small fee, you're entitled to receive a copy of the information Tesco Bank hold about you. If you have any questions, or would like to find out more about this notice, you can write to us at:

The Data Protection Officer  
Customer Operations  
Tesco Bank  
Broadway 1  
199 Renfeld Street  
Glasgow G2 3AX

We will respond to your request within 40 days of receiving the request, fee and any details required to locate your information or verify your identity. If any of the details are incorrect, let us know and we'll amend them.

## We could help you save on other insurance.

### **Home Insurance:** 0345 674 6666

Lines are open Mon– Fri 8am – 9pm, Sat 9am–5pm,  
Sun 10am–5pm.

### **Car Insurance:** 0345 673 0000

Lines are open Mon– Fri 8am – 9pm, Sat 9am–5pm,  
Sun 10am–5pm.

### **Travel Insurance:** 0345 293 9474

Lines are open Mon– Fri 8am – 8pm, Sat 9am–4pm,  
Sun 10am–5pm.

If you have problems with your hearing or speech,  
contact us by Minicom on 0800 300 836.

Tesco Bank Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank Car Insurance is arranged and administered by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank Travel Insurance is provided by Ageas Insurance Ltd and DAS Legal Expenses Insurance Company Ltd for Legal Expenses cover. Financial Failure cover is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's.

**For further information:** [tescobank.com](https://www.tescobank.com)

Calls may be monitored and recorded for training purposes, to improve the quality of service and to prevent and detect fraud.

\*Our numbers may be included as part of any inclusive call minutes provided by your phone operator.

Tesco Bank Pet Insurance is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc. Registered in England and Wales (No. 93792) at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland, registration no. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.