



Tesco Bank Pet Insurance

Policy Summary

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Tesco Bank Pet Insurance is arranged, underwritten and administered by Royal & Sun Alliance Insurance plc. It is an annual contract that provides cover for the cost of the major risks of owning a cat or dog including the cost of vet treatment.

The following tables provide only a summary of the main policy features and benefits, and any significant limits or exclusions.

For full policy details and our full terms and conditions, please read your Policy Booklet. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

You can choose from Accident & Injury, Standard, Extra or Premier cover levels. With our Extra cover you have the choice of vet fees limits of £4,000 or £7,500 and for our Premier cover you have the choice of vet fees limits of £7,500 or £10,000.

| | Cover levels | | | |
|--|--|--|--|---|
| | †These limits apply for each pet you insure | | | |
| | Accident & Injury | Standard | Extra | Premier |
| Vet fees† up to | £3,000 | £3,000 | £4,000 or £7,500 | £7,500 or £10,000 |
| Treatment period – please see treatment periods explained on page 5 | 12 months for each accident | 12 months for each accident or illness | Until the vet fees limit is used up for each illness or accident | Until the vet fees limit is used up each year |
| Helpline vetfone | Yes | Yes | Yes | Yes |
| Accidents & injuries | Yes | Yes | Yes | Yes |
| Illnesses | Not available unless the illness develops from an injury your pet suffers while insured under this policy. | Yes | Yes | Yes |
| Saying goodbye† up to | Not available | £200 | £200 | £200 |
| Refunding the cost of your pet if it dies from an accident† up to | Not available | £1,500 | £1,500 | £1,500 |
| Refunding the cost of your pet if it dies from an illness (not provided for pets aged 9 and over)† up to | Not available | £1,500 | £1,500 | £1,500 |
| Your pet is missing advertising up to | Not available | £1,000 | £1,000 | £1,000 |
| Your pet is missing reward up to (included within the £1,000 above) | Not available | £200 | £200 | £200 |
| My pet has not been found† up to | Not available | £1,500 | £1,500 | £1,500 |
| Help if you're unwell up to† | Not available | £1,000 | £1,000 | £1,000 |
| Cancelling or cutting short your holiday up to | Not available | £5,000 | £5,000 | £5,000 |
| Third party liability (dogs only)† up to: | £2m | £2m | £2m | £2m |
| Pet travel cover | Not available | Included | Included | Included |

| | Cover levels | | | |
|--|---|--|--|--|
| | †These limits apply for each pet you insure | | | |
| | Accident & Injury | Standard | Extra | Premier |
| Vet fees extended to Countries that are members of the PETS Travel Scheme as defined by DEFRA† up to | Not available | £3,000 | £4,000 or £7,500 | £7,500 or £10,000 |
| Time you can be on a journey | Not available | 3 journeys of 30 days each | 3 journeys of 30 days each | 3 journeys of 30 days each |
| Travel includes <ul style="list-style-type: none"> • quarantine costs† up to • getting your pet another passport† up to • repeat worming treatment† | Not available Not available Not available | <ul style="list-style-type: none"> • £1,500 • £250 • Amount charged by the vet | <ul style="list-style-type: none"> • £1,500 • £250 • Amount charged by the vet | <ul style="list-style-type: none"> • £1,500 • £250 • Amount charged by the vet |
| Emergency expenses abroad up to | Not available | £300 | £300 | £300 |

Vet fees

| Features and Benefits (policy section) | Significant exclusions or limitations |
|--|---|
| <p>Accident & Injury – up to £3,000 if your pet has been hurt in an accident or becomes ill because of an accident.</p> <p>Standard £3,000, Extra £4,000 or £7,500, Premier £7,500 or £10,000 – if your pet is ill or has an accident.</p> <p>Vet fees includes complementary treatment which means physiotherapy, osteopathy, chiropractic care, hydrotherapy, acupuncture or homeopathy. We include up to £500 for this treatment under Accident & Injury and Standard cover and £1,000 under Extra or Premier cover.</p> <p>Vet fees also includes some dental cover, Accident & Injury, Standard and Extra covers provide treatment if the teeth or gums are damaged in an accident. Premier cover also includes this plus treatment for teeth if they become decayed or gums if they become diseased even though your pet has had a yearly dental check and has had any work from this check carried out.</p> | <p>Accident & Injury, Standard, Extra or Premier cover doesn't include:</p> <ul style="list-style-type: none"> • Preventative, routine treatments, examinations or check ups, vaccinations, flea or worming treatments, clipping nails, bathing, dematting, spaying or castrating your pet; • any treatment that is in any way connected with your pet being pregnant, giving birth, or rearing puppies or kittens; • the treatment of or training for diagnosed behavioural problems; • 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; • food, even when prescribed by a vet; • costs charged by a vet to fill or provide a prescription; • 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. <p>Accident & Injury, Standard or Extra cover doesn't include:</p> <ul style="list-style-type: none"> • treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease. <p>Premier cover doesn't include:</p> <ul style="list-style-type: none"> • any costs to treat teeth and gums if your pet does not have a yearly dental check and any work required carried out. |

Third party liability

| Features and Benefits (policy section) | Significant exclusions or limitations |
|--|---|
| <p>Third party liability (this section only applies to dogs) – up to £2m compensation and costs awarded against you by a court if your pet causes death or injury to a person, or causes damage to property during a policy period.</p> | <p>We won't cover:</p> <ul style="list-style-type: none"> • any compensation, costs or expenses for injury or death to you, your family, or anyone living or working with you; • any compensation, costs or expenses that result because of damage to property belonging to you or any member of your family, anyone who lives with you or anyone working with you or for you; • you if you have cover under any other insurance (such as home insurance) unless all the cover under that policy has been used up. |

The following covers are included if you have Standard, Extra or Premier cover.

| Features and Benefits (policy section) | Significant exclusions or limitations |
|--|---|
| <p>Saying Goodbye – if your pet is ill or has had an accident while in the UK or outside of the UK we'll pay for it to be put to sleep and then cremated or buried.</p> | <p>We won'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.</p> <p>We can't bring your pet home if it should die while you're travelling outside the UK, Channel Isles or Isle of Man.</p> |
| <p>Refunding the cost of your pet – we'll pay up to £1,500 towards the cost of your pet if it dies from an accident* We'll pay up to £1,500 towards the cost of your pet if it dies from an illness*.</p> | <p>We won't pay more than the price you paid for your pet. We won't cover any pet aged 9 or over at the time of death if it dies from an illness.</p> |
| <p>Your pet is missing or has been stolen – we'll pay up to £1,000 for you to advertise that your pet has been lost.</p> <p>The £1,000 includes up to £200 for a reward and your return home.</p> | <p>We won't pay a reward to you, your husband, wife, partner, children, parents or other relatives who normally live with you or anyone else who is travelling with you. We won't pay if your pet was missing before the policy cover start date.</p> |
| <p>My pet has not been found* we'll provide up to £1,500 if your pet has been missing for 45 days and has not been found.</p> | <p>We won't pay more than the price you paid for your pet.</p> |
| <p>*We'll 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.</p> | |
| <p>Help if you're unwell – we'll pay for your pet to be looked after by a kennel, cattery or pet minding service if you've to go into hospital for emergency medical treatment for more than four days in a row.</p> | <p>We won't pay:</p> <ul style="list-style-type: none"> • if you knew before the start date of the insurance that you were likely to need to go into hospital; • if you knew you were likely to need to go into hospital before you travelled outside the UK, Channel Isles or Isle of Man; • if you go into hospital, and this is not on the advice of a doctor, specialist or consultant; • if you receive nursing home care or convalescence care that is not given in a hospital. |
| <p>Cancelling or cutting short your holiday – we'll 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:</p> <ul style="list-style-type: none"> • goes missing; • needs life-saving treatment; • becomes too ill to travel; <p>or</p> <p>you have to cut your holiday short and return home because your pet:</p> <ul style="list-style-type: none"> • goes missing from your home; • needs life-saving treatment at home; • dies while on holiday with you. | <p>We won't pay if you or your vet knew your pet was likely to need treatment when you booked your holiday or before you took insurance out with us.</p> |

| Features and Benefits (policy section) | Significant exclusions or limitations |
|--|--|
| <p>Pet travel cover – extends your vet fees cover so you can claim for vet fees in countries covered by the UK Government Pet Travel Scheme while you're travelling.</p> <p>We'll 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).</p> | <p>We won't pay:</p> <ul style="list-style-type: none"> • if you don't meet the conditions of the UK Government Pet Travel Scheme; • if you or your vet were aware that your pet was unfit to travel before you left; • financial loss due to movements in currency exchange rates. |
| <p>Travel includes:</p> <ul style="list-style-type: none"> • quarantine costs up to £1,500; • replacing your pet passport if the original is lost, stolen or destroyed during a journey up to £250; • the cost a vet charges to repeat the worming treatment; • emergency expenses up to £300. | <ul style="list-style-type: none"> • claims for microchip failure if the microchip was not fitted, or not tested and fully functioning before you travelled; • the initial cost of the passport; • for any passport that is lost before you travelled; • if you didn't have the initial worming treatment carried out, or did not carry it out in the Pet Travel Scheme timelines. |

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

Vet fees

You pay the amount you've selected, this can be £60, £120, £200, £300 or £500. 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

Third party liability (Dogs Only)

You pay the first £250 of any claim for damage to property.

Treatment periods explained

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.

Accident & Injury cover or Standard cover, we'll pay vet fees for 12 months from the first date of treatment. If your vet simply gives you advice but carries out no treatment, the 12 months period doesn't start. Once your vet fees limit is used up or we've paid for 12 months of treatment, whichever happens first, the limit can't be used again for that injury or illness. We'll help you with new injuries or illnesses your pet has. The vet fees limit can be used again for these.

Extra cover, we'll cover vet fees from the first date your pet has any treatment for each separate or connected illness, injury or change you or your vet notice in its health or behaviour. Payments carry on until your vet fees limit is used up. There is no time limit for how long payments will be made with this option. Once your vet fees limit is used up it can't be used again for that illness or injury. We'll help you with new injuries or illnesses your pet has. The vet fees limit can be used again for these.

Premier cover, we'll cover vet fees from the first date your pet has any treatment for illness, injury or change you or your vet notice in its health or behaviour. Payments carry on until your vet fee limit shown on your policy schedule is used up in each policy period. There is no time limit for how long payments will be made with this cover. If your policy is renewed, you'll have the vet fees limit to use again for the next policy period. This cover includes cover for both ongoing and short term health issues.

Main exclusions

Accident & Injury, Standard, Extra or Premier cover

We won't cover:

- claims that happened before your pet's policy started;
- any changes that you or your vet notice 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;
- claims if your pet has been used for commercial, guard or security purposes, working purposes or for any form of racing;

Main exclusions continued

- claims as a result of your pet worrying livestock;
- pets that are less than eight weeks old;
- claims if your premium has not been paid.

Accident & Injury cover only

We won't cover 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.

Important Information

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.

How to make a claim

Should you wish to claim under your Pet Insurance policy you should call the Claims Helpline on **0345 078 3860** as soon as possible. For third party liability claims you mustn't admit liability or make an offer or promise of payment without our written permission. Full details of how to claim are included in the Policy booklet.

Standard, Extra or Premier cover only

We won't cover:

- any changes in your pet's health or behaviour you or your vet notice within the first 14 days of its cover start date. This exclusion only applies in the first policy period for a pet.
- claims as a result of a condition that a routine vaccination is available for, unless treatment is needed because the routine vaccination has not worked.

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 vets in our preferred referral network can be found on 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.

Complaints

If you believe that we haven't delivered the service you expected, we want to hear from you so that we can try to put things right. If you've cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that they're unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who'll arrange for an investigation on behalf of our Chief Executive.

If they can't resolve the matter to your satisfaction, they'll provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This doesn't affect your right to take legal action.

Tesco Bank Pet Insurance
Customer Relations Team
PO Box 255
Wymondham NR18 8DP

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

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This

provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we can't meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

Other Important Information

Premium and payments

Premiums are inclusive of Insurance Premium Tax at the current rate where applicable.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit card or debit card. Monthly instalments can only be paid by direct debit.

If you opt to pay your premium in monthly instalments and later want to cancel this payment method 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.

Renewing your policy

If we offer to renew your policy and you pay by direct debit or if you pay by credit card and have given us permission to retain your credit card details for use at renewal, we'll automatically renew your policy using those details.

If you pay by credit card and have not agreed that we can use those details for payment at renewal or if you paid for your policy on a debit card, you will need to make contact with us to pay for your renewal.

At least 21 days before each policy renewal date we'll remind you of your renewal process and tell you the premium and terms and conditions that will apply for the following year. If you don't want to renew your policy, want to change any of your policy details or cover or you want to change the way you pay your premium you'll need to tell us before your renewal date. You'll have 14 days to cancel the policy after the renewal date and receive a refund of the premium paid, as described in the section called "Your right to cancel the policy" which can be found on page 6.

The law and language applicable to the 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.

All information relating to the contract will be in the English Language.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to 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.

RSA

Tesco Bank Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

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. The Financial Failure cover is provided and administered by International Passenger Protection Ltd and is underwritten by certain underwriters at Lloyd's.

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

Our numbers may be included as part of any inclusive call minutes provided by your phone operator. Calls may be monitored and recorded for training purposes, to improve the quality of service and to prevent and detect fraud.

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.