

Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them. We will return, in full, any premium you have paid as long as you have not made any claims on the policy during that time. Otherwise, you can cancel this policy at any time and we will only charge you for the premiums due up to the end of the period of insurance (month) you decide to cancel – simply call us on **0845 300 22 00**. You should review and update your cover periodically to ensure it meets your needs.

How to make a claim

To let us know about a claim, please phone **0845 300 22 00**.

How to complain

If you ever need to complain, please call us on **0845 300 22 00**. If your complaint relates to a claim, please contact your claims handler whose details will be shown in your claims documents. If you want to write to us instead, please use one of the following addresses.

For complaints about claims:

Customer Relations Department
Tesco Pet Insurance
Cote Lane
Pudsey
LS28 5GF

For all other complaints:

Customer Relations Department
Tesco Pet Insurance
The Wharf
Neville Street
Leeds
LS1 4AZ

If we cannot solve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are as follows.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone number **0845 080 1800**

Details about our regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated firms, at www.fsa.gov.uk, or you can contact them on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, if we cannot pay all claims due, compensation may be available. For claims related to advising on and arranging insurance, 100% of the first £2,000 and 90% of the rest of the claim is covered, without any upper limit (90% of the whole claim with no upper limit after 31/12/09). For compulsory classes of insurance which people must have by law, claims relating to advising on and arranging insurance are covered for 100% of the claim, without any upper limit. You can get more information by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk or by calling them on **020 7892 7300**.

Cover limits – quick summary table

Section of cover	For standard cover we will pay:	For extra cover we will pay:
A Veterinary fees cover Cover for each condition	Up to £2,500 for up to 12 months	Up to £4,000 (no time limit)
Optional extension – Additional benefits cover		
B Accidental death of the insured animal	The purchase price as shown in your policy schedule	The purchase price as shown in your policy schedule
C Part one – Advertising, reward and repatriation (returning your pet)	Up to £1,000 (including up to £200 for a reward)	Up to £1,000 (including up to £200 for a reward)
C Part two – Loss due to theft or straying (going missing)	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days
D Hospitalisation of owner (if you go into hospital)	Up to £1,000	Up to £1,000
E Holiday cancellation or curtailment (cancelling or cutting short your holiday)	Up to £5,000	Up to £5,000
Optional extension – Third-party liability		
F Third-party liability (dogs only)	Up to £2,000,000	Up to £2,000,000
Optional extension – Pet Travel Cover		
G Quarantine costs	Up to £1,500	Up to £1,500
H Loss of pet's passport	Up to £250	Up to £250
I Repeat tick and worming treatment	We will pay reasonable fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.	We will pay reasonable fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.
J Emergency expenses abroad	Up to £300	Up to £300

To make a claim or ask a question, call 0845 300 22 00

Calls may be recorded.

Tesco Pet, Travel, Home, Car Insurance and Car Breakdown Cover are arranged and underwritten by UK Insurance Limited (UKI). Tesco Personal Finance plc (TPF) can only provide information about UKI Home, Car, Travel and Pet Insurance policies and Car Breakdown Cover. Tesco Car Insurance in Northern Ireland for people over 21. UK Insurance Limited and Tesco Personal Finance plc are both authorised and regulated by the Financial Services Authority (FSA). Tesco Personal Finance plc. Registered in Scotland, registration no. 173199. Registered office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH.



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TESCO

Pet Insurance

Your Policy Summary

Inside you'll find a summary of your pet insurance.

0845 300 22 00
www.tesco.com

Every little helps

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met now and in the future. We have not given a personal recommendation as to whether this policy is suitable for your needs.

Features of a Tesco Pet Insurance Policy keyfacts[®]

This policy is arranged and underwritten by UK Insurance Limited and will run monthly for 12 months unless you tell us otherwise. This document does not contain the full terms and conditions. You can find the full terms and conditions in your policy booklet. Please read your policy booklet carefully to make sure it meets your needs.

Your policy schedule shows you which sections you are covered for, any excesses that may apply and the premiums due. Please check you have the cover you need and have read any separate endorsement letters that may apply to your policy.

Handy phone numbers

To make a claim or ask a question about your policy, please call **0845 300 22 00** between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.

Your policy also provides access to the following confidential advice lines, available **24 hours a day, seven days a week**. You can find out more about how they could help you by referring to page 27 of your Policy Booklet.

Find a vet helpline – 0870 161 63 81

Pet bereavement counselling helpline – 0870 161 63 81

Legal advice line helpline – 0870 161 63 81

Section of cover	What is covered	What is not covered
Section A Veterinary fees cover	<p>If you have chosen a Tesco Pet Insurance Standard Policy, we will provide the treatment your pet needs for each illness, injury or disease your pet suffers, up to £2,500. Under the standard policy, we will only cover each condition for the 12 months immediately following the first date of treatment.</p> <p>If you have chosen a Tesco Pet Insurance Extra Policy, we will cover treatment needed for each illness, injury or disease your pet suffers, for up to £4,000.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> preventative, non-essential or routine treatment or tests or any treatment that as a pet owner you would expect to pay anyway; any treatment that is in any way connected with the animal's pregnancy or giving birth; the treatment of behavioural problems, training or therapy; non-essential stays in an animal hospital, house calls or out-of-hours calls; any diet food; or treatment for tooth and gum problems.

Section of cover	What is covered	What is not covered
Section B Accidental death of the insured animal	We will pay the price you paid for your pet, as shown on your policy schedule, if it dies during a period of insurance, as a result of an accidental injury to the outside of its body.	<p>We will not cover:</p> <ul style="list-style-type: none"> unexpected or sudden death that cannot be proved to have arisen from an accidental injury to the outside of the pet's body; or more than the cost you paid for your pet.
Section C – part 1 Advertising, reward and repatriation (returning your pet)	We will pay up to £1,000 in any policy period towards local advertising expenses you have to pay to help get your pet back if it is stolen or goes missing during the period of insurance. This includes the cost of getting your pet home and a reward of up to £200.	We will not cover any reward that any member of your family or anyone living with you claims.
Section C – part 2 Loss due to theft or straying (going missing)	We will pay the price you paid for your pet as shown in your policy schedule if your pet is stolen or goes missing and is not found within 45 days.	We will not pay more than you paid for your pet.
Section D Hospitalisation of owner (if you go into hospital)	We will pay up to £1,000 in any policy period towards costs you have to pay to have your pet looked after if you have to go into hospital for more than four days in a row.	<p>We will not cover:</p> <ul style="list-style-type: none"> costs, if you knew on the start date of the insurance that you were likely to need to go into hospital; or any costs as a result of nursing-home care or convalescence care not received in hospital.
Section E Holiday cancellation or curtailment (cancelling or cutting short your holiday)	We will pay up to £5,000 in any policy period for expenses you pay or agree to pay because you have to cancel or cut short your holiday because your pet goes missing or needs sudden, unexpected, life-saving treatment during a period of insurance. This could be either while you are away or in the seven-day period before you go.	<p>We will not cover:</p> <ul style="list-style-type: none"> any claim resulting from a condition which you knew about before booking your holiday or before you took out insurance with us; or any claim if treatment could have been provided eight days or more before you were due to go away and, by having the treatment, the life-saving treatment could have been avoided.

Optional extension – Additional benefits cover

Section of cover	What is covered	What is not covered
Section F Third-party liability (this section only applies to dogs)	We will pay up to £2,000,000 in any policy period towards 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 period of insurance.	<p>We will not cover:</p> <ul style="list-style-type: none"> the first £250 of each claim for damage to the property; any compensation, costs or expenses for injury or death to you, your family, or anyone living or working with you; or 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.
Sections G – J Pet Travel Cover	<p>We will cover journeys to countries included in the Government's Pet Travel Scheme.</p> <p>Section G: Quarantine costs – up to £1,500.</p> <p>Section H: Losing your pet's passport – up to £250.</p> <p>Section I: Repeat tick and worming treatment.</p> <p>Section J: Emergency expenses abroad – up to £300.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> more than three trips a year; journeys of more than 30 days; or any compensation, costs or expenses if these arise because you are responsible under the laws of USA or Canada.

Optional extension – Third-party liability

Optional extension – Pet Travel Cover

Main exclusions that apply to all sections of cover

We will not cover:

- claims in any way connected with a pre-existing condition;
- claims that are in any way linked to vicious tendencies or behavioural problems your pet showed signs of before cover started;
- claims if your pet is not wearing a collar showing details of how your pet can be returned to you, whether in the UK or on a journey;
- claims if your pet has been used for commercial, guard or security purposes, working or for racing;
- claims as a result of your pet worrying livestock; or
- claims for any illness or disease which happens before, or within 14 days of, your pet being covered.