



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: 0845 078 3860

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

Download a claim form: www.tescobank.com/pet

Email: tesco.petclaims@uk.rsagroup.com

Customer Helpline: 0845 078 3895

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

vetfone: 0800 197 4949

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

Pet Bereavement Counselling: 0845 078 3843

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

Legal Advice: 0845 078 3842 Scheme code 72409.

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

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

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 **0845 078 3860** or if you've any questions, or you need to make changes to your policy, please call us on **0845 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.

Within each cover you'll see two headings;

When we can help you

When we can't help you

You will also see what we need you to do, to help us help you, this appears under each cover section and will tell you what you'll need to do when you want help with a claim. 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've read the policy conditions, claim conditions and exclusions on pages 15 -17.

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Welcome to your Tesco Pet Insurance policy

Your policy and policy schedule are evidence of your insurance, please check that the information is correct and the cover is what you need. Then, once you're sure you're happy with it, please keep your policy and schedule in a safe place.

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, we may turn down a claim, increase the premium or you may find that you don't have any cover.

Words with certain meanings

When we tell you about the help we can give, 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. They are listed here in alphabetical order.

Pet

The cat or dog named in **your** policy schedule.

Policy period

A period of 12 calendar months detailed on **your** policy schedule and any further period for which **you**'ve paid or agreed to pay and **we**'ve accepted **your** premium.

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/vet fee limit

Fees charged by a **vet** practice for examinations, consultations, tests, x-rays, surgery, medication or care.

We, us, our

Royal & Sun Alliance Insurance plc.

You, your

The person named in the schedule.

Your family

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).

	Accident & Injury cover	Standard cover	Extra Cover
Vet fees an excess applies to this cover	Up to the limit shown on your policy schedule for each illness or injury including £500 complementary therapy.	Up to the limit shown on your policy schedule for each illness or injury including up to £500 complementary therapy.	Up to the limit shown on your policy schedule for each illness or injury including up to £1,000 complementary therapy.
Accidents & injuries	Yes.	Yes.	Yes.
Illnesses	No, unless the illness develops from an injury your pet suffers while insured under this policy.	Yes.	Yes.
Saying goodbye	No.	Up to £200.	Up to £200.
Refunding the cost of your pet if it dies from an illness	No.	Up to £1,500.	Up to £1,500.
Refunding the cost of your pet if it dies from an accident	No.	Up to £1,500.	Up to £1,500.
Your pet is missing	No.	Up to £1,000 for advertising (including up to £200 for a reward and your return home).	Up to £1,000 for advertising (including up to £200 to cover a reward and your return home).
Your pet has not been found	No.	Up to £1,500.	Up to £1,500.
Help if you're unwell	No.	Up to £1,000.	Up to £1,000.
Cancelling or cutting short your holiday	No.	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.
Pet travel	No.	The pet travel cover means that vet fees are also covered in countries included in the Pet Travel Scheme.	The pet travel cover means that vet fees are also covered in countries included in the Pet Travel Scheme.
Quarantine costs	No.	Up to £1,500.	Up to £1,500.
Getting your pet another passport	No.	Up to £250.	Up to £250.
Repeat worming treatment	No.	We'll pay fees charged by a vet .	We'll pay fees charged by a vet .
Emergency expenses abroad	No.	Up to £300.	Up to £300.

Vet fees

Your policy schedule will show which cover **you**'ve chosen for **your pet(s)**.

The help **we** can give and the help **we** can't give, applies to all pets **we**'ve agreed to include.

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'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 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 **your vet fee limit** is used up **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.

Repeating or connected health issues

If **your pet** suffers from a number of illnesses or injuries, or changes in its health or behaviour **we**'ll ask the treating **vet** 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, injury, or change in its health or behaviour.

Investigations into health issues

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

- before this policy started;
- or in the first 14 days of **your** cover start date (Standard & Extra 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'll pay for treatment **your pet** needs from a **vet** practice if it has an accident, this includes treatment for its teeth or gums if they are damaged in the accident.

If the accident later causes an illness, treatment for this illness is also included.

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

How much help can we give you?

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

When we can't help you

We don't pay if **you** or **your vet** notice changes in **your pet's** health, or behaviour before this policy cover starts, **we** won't pay claims for these changes or any injury or illness that develop from these changes.

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'll 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.

We'll also pay if an underlying illness has caused tooth decay, dental or gum disease or if the teeth need to be removed to treat an illness. Plus if **your pet** has first teeth that haven't fallen out naturally, **we'll** pay the cost of removing these teeth as long as **your pet** was included on this policy before it was 16 weeks old.

Treatment means examinations, consultations, tests, x-rays, surgery, 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?

That will depend on the cover type **you** chose, the choices were Standard or Extra. The cover type and limit **you** have, will be shown on **your** schedule.

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

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

When we can't help you

We don't pay if **you** or **your vet** notice changes in **your pet's** health, or behaviour before this policy cover starts, **we** won't pay claims for these changes or any illness or injury that develop from these changes.

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.

For any cover 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 for each claim for each different illness or injury.

We don't pay for routine examinations or check ups, vaccinations, flea or worming treatments, clipping nails, bathing, dematting, 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.

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

We'll 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** the information **we**'ll need.

Please make sure that **you** and **your vet** sign any claim form and that **you** tell **us** if **you** want **us** to make payment to **you** or straight to **your vet**.

To get a claim form, please phone **us** on **0845 078 3860** or visit **www.tescobank.com/pet** to download a claim form. Please make sure **you** add the policy number that is printed on **your** policy schedule.

If **your vet** tells **you** that treatment will happen all at once or over a few visits, **you** can send the completed claim form along with all supporting information in to **us** once all the treatment is completed.

Or if **your vet** is treating a condition that is going to require long term treatment, please send **us** a claim form completed by **you** and **your vet** along with all the supporting information within three months of the treatment starting, after that **you** can then send **us** claims for any ongoing treatment every three to six months.

If **your** claim includes complementary treatment that has not been provided by **your vet**, **your vet** must countersign the claim form and invoices.

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

We'll need **you** to agree that **your** current or previous **vet** may release information or records regarding the medical history, including test results for any pet insured with **us**.

If **your pet** is referred to a specialist, **we**'ll need copies of any reports the specialist completes.

We may ask **your vet**, to provide an opinion on whether conditions are connected, and the date changes in 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**.

Please make sure **you**'ve read the policy conditions, claim conditions and exclusions on pages 15 -17.

Saying goodbye

This cover applies if you've chosen a policy with Standard or Extra cover

When we can help you

If **your pet** is ill or has had an accident while in the United Kingdom, Channel Isles or Isle of Man or outside of these areas if **you** are travelling, **we'll** pay for it to be put to sleep and then cremated or buried.

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.

If **you'd** like to talk to someone about the loss of **your pet** please call the bereavement helpline on **0845 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**. If **you'd** like to know more about pet crematoriums or burial information, please call vetfone on **0800 197 4949** for help.

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

To tell **us** **you** need help please call **us** on **0845 078 3860** or email **us** at tesco.petclaims@uk.rsagroup.com **We'll** need a **vet** to provide a certificate stating the date and cause of the death of **your pet** and **we'll** need a receipt for any euthanasia, cremation or burial costs.

Please make sure **you've** read the policy conditions, claim conditions and exclusions on pages 15 -17.

Third party liability

This section only applies to dogs.

When we can help you

We'll 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**;

When we can't help you (cont.)

- 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.

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 **0845 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'll 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**'ve read the policy conditions, claim conditions and exclusions on pages 15 -17.

If **you**'d like to talk to someone to get legal advice please call the Legal advice helpline on **0845 078 3842**.

This gives **you** access to uncomplicated, practical legal advice on any problem. When **you** use this service please quote Scheme code **72409**, as this lets them know **you**'re a Tesco Bank Pet Insurance customer.

Refunding the cost of your pet

This cover applies if you've chosen a policy with Standard or Extra cover

When we can help you

We'll 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'll pay **you** the price **you** paid or donated when **you** bought **your pet**. If **you** don't have **your pets** purchase or donation receipt **we**'ll 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 **0845 078 3860** or email **us** at tesco.petclaims@uk.rsagroup.com

We'll ask **you** for **your** purchase or donation receipt.

If **your pet** was put to sleep **we**'ll 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**'ve read the policy conditions, claim conditions and exclusions on pages 15 -17.

Your pet is missing

This cover applies if you've chosen a policy with Standard or Extra cover

When we can help you

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

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

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

How much help can we give you?

We'll 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 **you** need to tell **us**, when **you** do **we'll** ask **you** for **your pets** purchase or donation receipt, so that **we** can make a payment to **you**.

How much help can we give you?

We'll pay **you** the price **you** paid or donated when **you** bought **your pet**. If **you** don't have **your pets** purchase or donation receipt **we'll** 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've** made 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 **0845 078 3860** or email **us** at **tesco.petclaims@uk.rsagroup.com**

You will need to report the loss of **your pet** to **your** local rescue centres and **vet** practices and **we** will ask **you** to provide confirmation that **you've** done so.

For a **dog** **you** must report the loss to the police and, if **you** have one, the dog warden within 24 hours of discovery and provide their reference number to **us**, **we'll** ask for confirmation that **you've** done this.

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

If **you** are claiming for paying a reward, **we'll** 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. **We'll** ask **you** to provide confirmation that **you've** done so.

Please make sure **you've** read the policy conditions, claim conditions and exclusions on pages 15 -17.

Help if you are unwell

This cover applies if you've chosen a policy with **Standard** or **Extra** cover

When we can help you

We'll 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 **0845 078 3860** or email **us** at tesco.petclaims@uk.rsagroup.com

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

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

Please make sure **you've** read the policy conditions, claim conditions and exclusions on pages 15 -17.

Cancelling or cutting short your holiday

This cover applies if you've chosen a policy with **Standard** or **Extra** cover

When we can help you

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**:

- 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 **home** while **you're** away on holiday;
 - needs life-saving treatment at **home** while **you're** away on holiday;
 - 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 **0845 078 3860** or email **us** at **tesco.petclaims@uk.rsagroup.com**

We'll need invoices from **your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **your** holiday and confirmation that payment had been made.

We'll need to know the date **you** decided to cancel and why, and details of any expenses that **you** can't recover.

We'll need a claim form filled in by **you** and **your vet** if **you're** claiming following life saving surgery, or because **your pet** became too ill to travel. To get a claim form, please phone **us** on **0845 078 3860** or visit **www.tescobank.com /pet** to download a claim form.

Please make sure **you've** read the policy conditions, claim conditions and exclusions on pages 15 -17.

Travelling with your pet

You're able, should you wish, under the United Kingdom Government Pet Travel Scheme, known as PETS to take your pet temporarily to certain countries and return home without putting your pet into quarantine. The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and you need to comply with the criteria set out by them. Pet travel cover does not apply to pets not travelling under the PETS scheme.

DEFRA

website: www.defra.gov.uk

Email: pets.helpline@defra.gsi.gov.uk

Tel: 0870 2411710 (Mon–Fri 8.30am to 5.00pm)

Pet Travel cover – quarantine costs, getting another pet passport, repeating the worming treatment and emergency expenses.

This cover applies if you've chosen a policy with Standard or Extra cover

When we can help you

This applies to all parts of the travel cover.

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).

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'll pay for quarantine costs for **your pet** if **you** lose **your** pet passport or if the microchip fails. **We'll** 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'll pay the cost of replacing the passport if the original is lost, stolen or destroyed while **you're** travelling.

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'll 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'll 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;
- the lost of **your pet's** passport;
- the need to arrange repeat worming treatment; or
- the need to stay away for another four days to look for a **pet** that has got lost or gone missing while **you're** travelling.

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 call **us** on **0845 078 3860** or email **us** at **tesco.petclaims@uk.rsagroup.com**

You'll need to keep and send to **us** all documents and receipts for expenses and provide **us** with dates to support **your** claim.

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

If **you're** claiming 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've** read the policy conditions, claim conditions and exclusions on pages 15 -17.

Conditions that apply to your policy

These conditions apply to the whole policy and need to be correct for any pet you insure with us.

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** noticed changes in **your pet's** health, or behaviour before this policy cover starts, **we** won't pay claims for these changes or any illness or injury that develop from these changes;
- 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;
- **You've** never had a pet policy covering any **pets** insured on this policy declared void or cancelled;
- No **pet** is less than eight weeks old when it's cover starts.

Dogs only

- No dog has been the cause of any accident or legal action (unless **we've** agreed);
- No dog has had any complaints made about its behaviour (unless **we've** agreed);
- 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 or changes. 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.

Please tell **us** as soon as **you** know about any of the following changes:

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 when **we're** 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 won't provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the policy period **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we**'ll refund premiums already paid for the remainder of the current policy period, provided no claims have been paid or are outstanding.

Adding or deleting a pet

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

Policy payments

If **you**'ve decided to pay **your** premium in monthly instalments under a linked loan agreement **we**'ll continue to take payments unless **you** tell **us** to stop.

If **we**'re unable to collect an instalment payment **we**'ll send **you** a default letter to tell **you** that payment can't be made and give **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**'ll notify **you** in writing that the cancellation has taken place.

Each year **we**'ll 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 **your** linked loan agreement but not **your** policy, **we** can tell **you** how much **you**'ll 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.

If **you** pay the full annual premium and **you** cancel this insurance **we**'ll 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**'ve only made claims due to the death of **your pet**, or **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**'ve made a claim for any other reason.

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 injuries that develop after the renewal date.

Changing your policy and premium

At the end of each policy period, **your** excess, policy benefits, and terms and conditions can alter as **your pet** gets older and 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**’ll need to keep to as **your** part of this contract. If **you** don’t, a claim may be rejected or payment could be reduced. In some circumstances your policy might be invalid.

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**’ve made or intend to make under this policy without **our** written permission.

Transferring rights

We’ve the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to. **You** can’t transfer **your** interest in this policy to anyone else without **our** permission.

Care of your pet

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;
- for any changes that **you** or **your vet** notice in **your pets** health or behaviour before this policy started, or any illness or injury that develop from these changes.

Canceling your policy

Your right to cancel

If this cover doesn't meet **your** needs, please return all **your** documents within 14 days of receiving them. **We'll** return any premium **you've** paid as long as **you** haven't made any claims on the policy during that time. If **you** choose to cancel, please return **your** documents to:

Post: Customer Services Department
Tesco Pet Insurance
PO Box 15770
Birmingham
B22RB

Tel: 0845 078 3895

If **you** wish to cancel **your** policy at any other time please contact **us** on **0845 078 3895**, there may be an additional premium to be paid, or a return premium due to **you**.

Our right to cancel

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

We'll do so 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'll be 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, **we'll** reject it and cancel this policy.

We'll also cancel **your** cover 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've cause for complaint, it's important you know we're 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've not provided 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 15770
Birmingham B2 2RB

Tel: 0845 078 3895

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

Post: Claims Department
Tesco Pet Insurance
PO Box 15770
Birmingham B2 2RB

Tel: 0845 078 3860

Step Two

If we're unable to resolve 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 2075
Livingston EH54 0EP

Email: crt.halifax@uk.rsagroup.com

Step Three

If you're still not 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 9GE

Tel: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We'll remind you of the time limits in our final response.

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).

You are giving your information to Tesco Bank, which is part of the Tesco Group and RSA, which is a member of the RSA Group of companies. In this information statement, 'we' 'us' and 'our' refers to RSA, the RSA Group of companies, Tesco Bank and the Tesco Group unless otherwise stated.

How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the RSA Group of companies and the Tesco Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We don't disclose your information to anyone outside the RSA Group of companies and the Tesco Group except:

- where we have your permission; or
- where we're required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- where we may transfer rights and obligations under this agreement; or
- where Tesco Bank invites you to renew your pet insurance with another insurer.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the RSA Group of companies and the Tesco Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

Tesco Personal Finance would like to keep you informed, by telephone, post, text or email of selected products and services from them and their carefully chosen suppliers. RSA would like to keep you informed, by telephone, post, text or email of Tesco Pet Insurance products and services. If you'd prefer not to use this information from us, and haven't previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you don't object, you'll consent to that change.

We won't keep your information for longer than is necessary.

For your protection, calls to our service centres may be recorded and monitored.

Credit Reference Agencies

To determine premium payment rates at quote, renewal and/or any future invitations, we may make checks on the electoral role and public data through a credit reference agency. Any enquiries will be recorded but won't affect your credit rating.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related or other facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

How to contact us

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 you would like to find out more about this notice you can write to:

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

On payment of a small fee, you are entitled to receive a copy of the information Tesco Personal Finance (trading as Tesco Bank) hold about you. If you have any questions, or you'd like to find out more about this notice you can write to:

The Data Protection Officer
Risk Team
Tesco Personal Finance plc
Interpoint Building
22 Haymarket Yards
Edinburgh
EH12 5BH

Helping you save on other insurance too.

Home Insurance: 0845 674 6666

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

Car Insurance: 0845 673 0000

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

Travel Insurance: 0845 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 by International Passenger Protection Ltd and is underwritten by a consortium of insurers comprising Europaische, Groupama, Novae and Sagjcor.

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.

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: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority