



# Pet Insurance

## Policy Summary

## Policy Summary

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 or Extra cover levels. The Extra cover level will depend on whether you choose £4,000 or £7,500.

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

	Cover levels		
	†These limits apply for each pet you insure		
	Accident & Injury	Standard	Extra
Pet travel	Not available	Included	Included
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
Time you can be on a journey	Not available	90 days	90 days
Travel includes <ul style="list-style-type: none"> <li>• quarantine costs† up to</li> <li>• getting your pet another passport† up to</li> <li>• repeat worming treatment†</li> </ul>	Not available Not available Not available	£1,500 £250 Amount charged by the vet	£1,500 £250 Amount charged by the vet
Emergency expenses abroad up to	Not available	£300	£300

## Vet fees

Features and Benefits (policy section)	Significant exclusions or limitations
<p><b>Accident &amp; Injury</b> – up to £3,000 if your pet has been hurt in an accident or becomes ill because of an accident.</p> <p><b>Standard</b> £3,000, <b>Extra</b> £4,000 or £7,500 – if your pet is ill or injured.</p> <p>Complementary treatment means physiotherapy, osteopathy, chiropractic care or hydrotherapy. We include up to £500 for this treatment under <b>Accident &amp; Injury</b> and <b>Standard</b> cover and £1,000 under <b>Extra</b> cover.</p>	<p><b>Accident &amp; Injury, Standard or Extra</b> cover doesn't include:</p> <ul style="list-style-type: none"> <li>• Preventative, routine treatments, examinations or check ups, vaccinations, flea or worming treatments, clipping nails, bathing, dematting, spaying or castrating your pet;</li> <li>• any treatment that is in any way connected with your pet being pregnant, giving birth, or rearing puppies or kittens;</li> <li>• the treatment of or training for diagnosed behavioural problems;</li> <li>• 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;</li> <li>• food, even when prescribed by a vet;</li> <li>• treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease.</li> </ul>

## Third party liability

Features and Benefits (policy section)	Significant exclusions or limitations
<p><b>Third party liability (this section only applies to dogs)</b> – 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"> <li>• any compensation, costs or expenses for injury or death to you, your family, or anyone living or working with you;</li> <li>• 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;</li> <li>• you if you have cover under any other insurance (such as home insurance) unless all the cover under that policy has been used up.</li> </ul>

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

Features and Benefits (policy section)	Significant exclusions or limitations
<p><b>Saying Goodbye</b> – 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.</p>
<p><b>Refunding the cost of your pet</b> – we'll pay up to £1,500 towards the cost of your pet if it dies from an accident*</p> <p>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.</p> <p>We won't cover any pet aged 9 or over at the time of death. We won't pay more than the price you paid for your pet.</p>
<p><b>Your pet is missing or has been stolen</b> – 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.</p> <p>We won't pay if your pet was missing before the policy cover start date.</p>
<p><b>My pet has not been found*</b> 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 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.</p>	
<p><b>Help if you're unwell</b> – 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"> <li>• if you knew before the start date of the insurance that you were likely to need to go into hospital;</li> <li>• if you knew you were likely to need to go into hospital before you travelled outside the UK, Channel Isles or Isle of Man;</li> <li>• if you go into hospital, and this is not on the advice of a doctor, specialist or consultant;</li> <li>• if you receive nursing home care or convalescence care that is not given in a hospital.</li> </ul>
<p><b>Cancelling or cutting short your holiday</b> – we'll refund expenses that you can't get back from anywhere else if you have to cancel your holiday, or cut your holiday short should your pet go missing while you're away or needs life-saving treatment in the seven days before you leave or while you're away; or</p> <ul style="list-style-type: none"> <li>• if you have to cut your holiday short</li> <li>• if your pet dies while on holiday with you; or</li> <li>• if in the seven days before you're due to go on holiday you have to cancel, because your pet has become too ill to travel.</li> </ul>	<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>
<p><b>Pet travel cover</b> – extends your vet fees cover, you can claim for vet fees in countries covered by the 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"> <li>• if you don't meet the conditions of the Pet Travel Scheme;</li> <li>• if you or your vet were aware that your pet was unfit to travel before you left;</li> <li>• financial loss due to movements in currency exchange rates;</li> </ul>

Features and Benefits (policy section)	Significant exclusions or limitations
<p>Travel includes:</p> <ul style="list-style-type: none"> <li>• quarantine costs up to £1,500;</li> <li>• replacing your pet passport if the original is lost, stolen or destroyed during a journey up to £250;</li> <li>• repeating your pets worming treatment we pay the cost charged by the vet;</li> <li>• emergency expenses up to £300.</li> </ul>	<ul style="list-style-type: none"> <li>• claims for microchip failure if the microchip was not fitted, or not tested and fully functioning before you travelled;</li> <li>• the initial cost of the passport;</li> <li>• for any passport that is lost before you travelled;</li> <li>• if you didn't have the initial worming treatment carried out, or did not carry it out in the Pet Travel Scheme timelines.</li> </ul>

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

Vet fees
<p>You pay the amount you've selected, this can be £60, £120, £200, £300 or £500, for each claim you make for each different illness or injury.</p> <p><b>Third party liability (Dogs Only)</b> You pay the first £250 of any claim for damage to property.</p>

## Treatment periods explained

If you've chosen 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.

If you've chosen 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.

## Main exclusions

### Accident & Injury, Standard or Extra 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 this policy started, or any illness or injury that develop from these changes;

- claims if your pet has been used for commercial, guard or security purposes, working purposes or for any form of racing;
- 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.

### Standard or Extra 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.

## Important Information

### Your right to cancel the policy

If having examined your documentation you decide not to proceed with the insurance, you'll have 14 days to cancel it starting on the day you receive your documents.

To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice, we'll refund any premiums already paid, except when you've already made a claim under your policy.

### How to make a claim

Should you wish to claim under your Pet Insurance policy you should call the Claims Helpline on **0845 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.

### 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 2075  
Livingston EH54 0EP

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

### 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.

## 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.

### Termination of the contract

You may cancel the policy at any time by contacting us on **0845 078 3895**. 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. This won't affect your right to make a claim for any event that happened before the cancellation date. When you contact us, you'll be advised of any refund due or additional payment to be made.

### Renewing your policy

We'll automatically renew your policy if 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.

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 insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

### 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.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

## 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've 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 Sagicor.

**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.