Tesco Bank
Pet Insurance
Policy
Booklet

How we can help you and your pet

Pet Insurance
Welcome and how to get in touch

Claim Line: 0345 078 3860
Lines are open Mon–Fri 8am–8pm, Sat 9am–5pm.

Making a claim:
www.tescobank.com/pet-insurance/making-a-claim/

Email: tesco.petclaims@uk.rsagroup.com

Customer Helpline: 0345 078 3895
Lines are open Mon–Fri 8am–8pm, Sat 9am–5pm, Sun 10am–5pm.

Tesco Vet Referral line: 0330 100 6460

vetfone: 0800 197 4949
Lines are open 24 hours a day, seven days a week.

Pet Bereavement Counselling: 0345 078 3843
Lines are open 24 hours a day, seven days a week.

Legal Advice: 0345 078 3842 Scheme code 72409.
Lines are open 24 hours a day, seven days a week.

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

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

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

vetfone – 0800 197 4949
If you’re ever worried about your pet there is a vetfone advice line available, no matter what time of day. You can use this to speak to a UK based qualified RCVS (Royal College of Veterinary Surgeons) nurse, who can advise you on health, diet and behaviour problems for your pet. This advice can help you decide whether you need to go to your vet or not, and can even give you tips on helping your new pet settle in.

vetfone can also give you help and advice on pets you might have at home that are not dogs and cats.

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

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

You can see two headings within each cover:

When we can help you
When we can’t help you

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

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

Welcome to your Tesco Pet Insurance policy ................................................. 4
Words with certain meanings ................................................................. 4
Cover limits – quick summary table .......................................................... 5
Vet fees ................................................................................................. 6
Saying goodbye ...................................................................................... 11
Third party liability (dogs only) ............................................................... 12
Refunding the cost of your pet ................................................................. 13
Your pet is missing .................................................................................. 14
Help if you are unwell ............................................................................. 15
Cancelling or cutting short your holiday ............................................... 16
Travelling with your pet ......................................................................... 17
Conditions that apply to your policy ..................................................... 19
Conditions that apply to claims ............................................................. 20
Exclusions that apply to your policy ..................................................... 21
Cancelling your policy .......................................................................... 22
How to complain ................................................................................... 23
How we use your information ............................................................... 24
Welcome to your Tesco Pet Insurance policy

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

Our part is:
• that we’ll provide the cover set out in this policy for the policy period set out on the policy schedule.

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

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

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

Words with certain meanings

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

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

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

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

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

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

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

**We, us, our**
Royal & Sun Alliance Insurance plc.

**You, your**
The person named in the schedule.

**Your family**
**You, your** husband, wife, partner, children, parents or other relatives who normally live with **you**.
# Cover limits – quick summary table

**Cover provided**

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

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

Your policy schedule shows you which cover you chose for your pet(s). The conditions and exclusions shown in your policy apply to each pet we agree to cover. The following information is included as part of the terms and conditions of your cover.

Treatment periods

Accident & Injury or Standard Cover
We pay vet fees for 12 months from the first date of treatment or until your vet fee limit shown on your policy schedule is used up, whichever happens first. So that we can give you 12 months of treatment you will need to renew your policy with no break in cover and pay your premiums.

Once we have paid for 12 months of treatment or the vet fee limit is used up, you will no longer have cover for that injury or illness. Your vet fee 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 month period doesn’t start.

Extra Cover
We pay vet fees from the first date your pet has treatment for each separate or connected illness, injury or change you or your vet notice in its health or behaviour. Payments carry on until the vet fee limit shown on your policy schedule is used up. There is no time limit for how long payments will be made with this cover. So that we can pay up to your vet fee limit you will need to renew your policy with no break in cover and pay your premiums.

Once the vet fee limit is used up you no longer have cover for that injury or illness. The vet fee limit can be used for treatment your pet needs for new health issues.

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

Payments carry on until the vet fee limit shown on your policy schedule is used up in each policy period. This applies as long as we can continue to offer cover, your premiums are paid and the policy is renewed each year without a break in cover. If we offer and you accept our renewal invitation, your chosen vet fee limit will be available to use again in the next policy period. This cover includes cover for both ongoing and short term health issues.

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

Repeating or connected health issues
If your pet suffers from a number of illnesses or injuries, or changes in its health or behaviour the treating vet will be asked if these health issues are connected.
If the vet confirms that they are, they’ll be considered as one and the amount we pay you will be up to the vet fee limit for all the connected health issues.
If the vet confirms that they’re not connected health issues the amount we pay you will be up to the vet fee limit for each illness, accident, or change in its health or behaviour.

Investigations into health issues
If the cause of a health issue is not clear we pay the treatment costs while your vet carries out investigations, except when you or your vet notice changes in the health or behaviour of your pet:
• before this policy started;
• or in the first 14 days of your cover start date (Standard, Extra & Premier cover);
• or in the first 5 days of your cover start date (Accident & Injury cover).

If once investigations are completed your pet is diagnosed with a health issue that is not covered under this policy, we don’t make any further payments.
## Accident & Injury Cover

### When we can help you

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

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

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

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

### How much help can we give you?

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

### When we can’t help you

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

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

We also don’t pay:

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

<table>
<thead>
<tr>
<th>When we can help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> pay for the treatment your pet needs from a vet practice. This includes treatment for its teeth or gums if they are damaged in an accident or if an underlying illness has caused tooth decay or gum disease or if the teeth need to be removed to treat an illness. We also pay to remove first teeth that haven’t fallen out naturally, as long as your pet was included on this policy before it was 16 weeks old.</td>
</tr>
<tr>
<td>Treatment means examinations, consultations, tests, x-rays, surgery, prescription medication or care. Treatment can be given in the United Kingdom, Channel Isles or the Isle of Man or if you are travelling, EU countries covered under the Government Pet Travel Scheme.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much help can we give you?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> pay up to the vet fee limit shown on your policy schedule for the treatment period detailed on page 6 for each accident or illness. If your vet refers your pet for physiotherapy, osteopathy, chiropractic care, hydrotherapy, acupuncture or homeopathy we include up to £500 cover for this treatment. For Extra we include up to £1,000 cover for this treatment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When we can’t help you</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you or your vet notice changes in your pet’s health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which you were aware of or is noted by your vets before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>We don’t cover treatment for teeth or gums if they’re damaged due to tooth decay, dental or gum disease.</td>
</tr>
</tbody>
</table>

## Premier Cover

<table>
<thead>
<tr>
<th>When we can help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> pay for the treatment your pet needs from a vet practice. This includes treatment for its teeth or gums as long as the teeth and gums are checked each year by a vet and any treatment the vet tells you is required is carried out. Once any required work has been carried out, should your pet then suffer from tooth decay or gum disease before the next yearly check up, we will pay.</td>
</tr>
<tr>
<td>If no yearly check has been carried out, or if the work required is not carried out we only pay for treatment to teeth or gums if they are damaged in an accident or if an underlying illness has caused tooth decay or gum disease or if the teeth need to be removed to treat an illness. We also pay to remove first teeth that haven’t fallen out naturally, as long as your pet was included on this policy before it was 16 weeks old.</td>
</tr>
<tr>
<td>Treatment means examinations, consultations, tests, x-rays, surgery, prescription medication or care. Treatment can be given in the United Kingdom, Channel Isles or the Isle of Man or if you are travelling, EU countries covered under the Government Pet Travel Scheme.</td>
</tr>
</tbody>
</table>
How much help can we give you?

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

When we can’t help you

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

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

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

- We don’t pay the excess shown on your schedule, this is the part of the claim you have to pay. The way the excess is taken will depend on the cover type you chose:
  - Accident & Injury. Standard or Extra – For each claim for each different illness or accident.
  - Premier – For each claim for each different illness or accident in each policy period.
- We don’t pay for food (even when prescribed by a vet).
- We don’t pay for routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing, de-matting, spaying or castrating your pet.
- We don’t pay for routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing, de-matting, spaying or castrating your pet.
- We don’t pay for routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing, de-matting, spaying or castrating your pet.
- We don’t pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries.
- We don’t pay for any administration fees your vet might charge.
- We don’t pay for treatments which do not treat an illness or injury, or that are preventative or cosmetic or that are connected with your pet being pregnant, giving birth or rearing puppies or kittens.
- We don’t pay for home visits or visits to your vet outside of normal surgery hours for treatment unless your vet considers your pet can’t be moved or couldn’t wait until normal surgery hours to be seen.
- We don’t pay for costs charged by a vet to fill or provide a prescription.
- We don’t pay for supplements and probiotics, these are products you can purchase without a prescription. We don’t pay for these even if recommended by a vet. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products.

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

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

To make a claim please visit www.tescobank.com/pet-insurance/making-a-claim/ or phone us on 0345 078 3860.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

When we can help you

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

How much help can we give you?
Up to £200 for each pet for each policy period.

When we can’t help you

We don’t pay if your pet dies from an illness within the first 14 days of your cover start date or from an illness or an accident you or your vet knew about before this policy cover started.
We can’t bring your pet home if it should die while you are travelling outside of the United Kingdom, Channel Isles or Isle of Man.

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

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

To tell us you need help please call us on 0345 078 3860 or email us at tesco.petclaims@uk.rsagroup.com
We need a vet to provide a certificate stating the date and cause of the death of your pet and we need a receipt for any euthanasia, cremation or burial costs.
Please make sure you read the policy conditions, claim conditions and exclusions.
Third party liability (dogs only)

This section only applies to dogs

<table>
<thead>
<tr>
<th>When we can help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> pay compensation and costs awarded by a court against <strong>you</strong>, or any person looking after or handling <strong>your pet</strong> with <strong>your</strong> permission and knowledge, if <strong>your pet</strong> causes:</td>
</tr>
<tr>
<td>• death or injury to a person; or</td>
</tr>
<tr>
<td>• damage to any property.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much help can we give you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £2,000,000 for each <strong>pet</strong> for each <strong>policy period</strong>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When we can’t help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> don’t pay the first £250 of each claim for damage to property.</td>
</tr>
<tr>
<td><strong>We</strong> don’t pay if <strong>you</strong> have cover under any other insurance policy (such as home insurance) until all the cover under that policy has been used up.</td>
</tr>
<tr>
<td><strong>We</strong> don’t pay compensation, costs or expenses:</td>
</tr>
<tr>
<td>• for injury or death to <strong>you</strong> or any member of <strong>your family</strong>, or anyone else who lives with <strong>you</strong> or anyone working with <strong>you</strong> or for <strong>you</strong>;</td>
</tr>
<tr>
<td>• for damage to property that belongs to <strong>you</strong> or any member of <strong>your family</strong>, or anyone else who lives with <strong>you</strong>, or anyone who works with <strong>you</strong> or for <strong>you</strong>;</td>
</tr>
<tr>
<td>• for damage to property that <strong>you</strong>, any member of <strong>your family</strong>, or anyone else who lives with <strong>you</strong> or works with <strong>you</strong> or for <strong>you</strong> is either responsible for or is looking after;</td>
</tr>
<tr>
<td>• that are as a result of <strong>your</strong> profession, business or employment;</td>
</tr>
<tr>
<td>• if we haven’t agreed to these before <strong>you</strong> paid or agreed to pay them.</td>
</tr>
<tr>
<td><strong>We</strong> also don’t pay fines or penalties.</td>
</tr>
<tr>
<td>If <strong>you</strong> are travelling outside of the United Kingdom, Channel Isles or Isle of Man, we don’t pay compensation costs or expenses for:</td>
</tr>
<tr>
<td>• injury or death to <strong>you</strong>, or anyone travelling or staying with <strong>you</strong>;</td>
</tr>
<tr>
<td>• damage to property belonging to anyone travelling or staying with <strong>you</strong>;</td>
</tr>
<tr>
<td>• damage to property that anyone travelling or staying with <strong>you</strong> is either responsible for or is looking after.</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

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

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

When we can help you

We give you an amount of money if your pet dies due to an:
- accident or if a vet has to put it to sleep because it’s had an accident;
- illness or if a vet has to put it to sleep because it’s had an illness.

How much help can we give you?

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

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

When we can’t help you

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

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

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

To tell us you need help please call us on 0345 078 3860 or email us at tesco.petclaims@uk.rsagroup.com

Please send us your purchase or donation receipt.

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

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

Please make sure you read the policy conditions, claim conditions and exclusions.
Your pet is missing

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

When we can help you

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

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

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

How much help can we give you?

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

Your pet has not been found

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

How much help can we give you?

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

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

Your pet returns home

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

When we can’t help you

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

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

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

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

To tell us you need help please call us on 0345 078 3860 or email us at tesco.petclaims@uk.rsagroup.com

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

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

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

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

Please make sure you read the policy conditions, claim conditions and exclusions.
Help if you are unwell

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

<table>
<thead>
<tr>
<th>When we can help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> pay for your pet to be looked after by a kennel, cattery or pet minding service if <strong>you</strong> have to go into hospital for emergency medical treatment, and have to stay in hospital for more than four days in a row.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much help can we give you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £1,000 for each pet for each <strong>policy period</strong>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When we can’t help you</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> don’t pay if <strong>you</strong>:</td>
</tr>
<tr>
<td>• knew before the policy cover start date that <strong>you</strong> were likely to need to go into hospital;</td>
</tr>
<tr>
<td>• knew <strong>you</strong> were likely to need to go into hospital before <strong>you</strong> travelled outside of the UK, Channel Isles or Isle of Man;</td>
</tr>
<tr>
<td>• go into hospital, and this is not on the advice of a doctor, specialist or consultant;</td>
</tr>
<tr>
<td>• receive nursing home care or convalescence care that is not given in a hospital; or</td>
</tr>
<tr>
<td>• if <strong>your</strong> hospital stay doesn’t last for more than four days in a row.</td>
</tr>
</tbody>
</table>

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

To tell us you need help please call us on 0345 078 3860 or email us at tesco.petclaims@uk.rsagroup.com

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

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

Please make sure you read the policy conditions, claim conditions and exclusions.
Cancelling or cutting short your holiday

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

When we can help you

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

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

or

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

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

How much help can we give you?

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

When we can’t help you

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

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

To tell us you need help please call us on 0345 078 3860 or email us at tesco.petclaims@uk.rsagroup.com

We need:

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

If your claim is for life saving surgery or because your pet became too ill to travel you and your vet need to fill in a claim form. To make a claim please visit www.tescobank.com/pet-insurance/making-a-claim/ or phone us on 0345 078 3860.

Please make sure you read the policy conditions, claim conditions and exclusions.
Travelling with your pet

You can, should you wish, under the United Kingdom Government Pet Travel Scheme, known as PETS take your pet temporarily to certain countries and return home without putting your pet into quarantine. The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and you need to comply with the criteria set out by them. Pet Travel only applies to pets travelling under the PETS scheme.

DEFRA
Website: www.defra.gov.uk
Email: pets.helpline@defra.gsi.gov.uk
Tel: 0870 241 1710 (Mon–Fri 8.30am–5.00pm)

Pet travel cover

Includes quarantine costs, getting another pet passport, repeating the worming treatment and emergency expenses.

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

<table>
<thead>
<tr>
<th>When we can help you</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>This applies to all parts of the travel cover.</td>
<td></td>
</tr>
<tr>
<td>We cover you while travelling for three journeys of up to 30 days each in each policy period. To be included, each journey must start and end in the United Kingdom, Channel Isles or Isle of Man. This cover only includes travel to the European Union (EU).</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When we can’t help you</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>These apply to all parts of the travel cover.</td>
<td></td>
</tr>
<tr>
<td>We don’t pay if you don’t meet the conditions of the Pet Travel Scheme.</td>
<td></td>
</tr>
<tr>
<td>We don’t pay if you or your vet were aware that your pet was unfit to travel before you left to go travelling.</td>
<td></td>
</tr>
<tr>
<td>We don’t pay for financial loss due to movements in currency exchange rates.</td>
<td></td>
</tr>
</tbody>
</table>

Quarantine costs

<table>
<thead>
<tr>
<th>When we can help you</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>We pay quarantine costs for your pet if you lose your pet passport or if the microchip fails. We also pay if, even though you have kept to all the rules of the Pet Travel Scheme, your pet becomes ill.</td>
<td></td>
</tr>
<tr>
<td>How much help can we give you?</td>
<td></td>
</tr>
<tr>
<td>Up to £1,500 for each pet for each policy period.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When we can’t help you</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>We don’t pay claims for microchip failure if the microchip was not fitted, or not tested and fully functioning before you travel.</td>
<td></td>
</tr>
</tbody>
</table>
Getting another pet passport

When we can help you

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

How much help can we give you?
Up to £250 for each pet for each policy period.

When we can’t help you

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

Repeating the worming treatment (dogs only)

When we can help you

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

How much help can we give you?
The amount charged by a vet for each pet for each policy period.

When we can’t help you

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

Emergency expenses

When we can help you

We refund money you have to spend on additional travel, accommodation and other expenses, if you miss your return journey home due to:
- your pet needing emergency treatment;
- your pet’s passport being lost;
- your pet needing repeat worming treatment; or
- you needing to stay away for another four days to look for a pet that has got lost or gone missing.

How much help can we give you?
Up to £300 in total for all emergency expenses, each time you travel in each policy period.

When we can’t help you

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

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

To tell us you need help please email us at tesco.petclaims@uk.rsagroup.com or call us on 0345 078 3860.

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

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

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

Please make sure you read the policy conditions, claim conditions and exclusions.
Conditions that apply to your policy

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

About you and your pet

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

Both dogs and cats

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

Dogs only

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

Changes in the information we have about you and your pet

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

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

About you and your pet

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

Both dogs and cats

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

Dogs only

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

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

Fraud

If dishonesty, exaggeration or false documentation is used by you and your family or anyone acting on behalf of you or your family to obtain or support:

- a claims payment under your policy; or
- cover for which you do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to a refund of premium and legal action may be taken against you.
Financial sanctions

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

Changing cover levels

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

Changing your policy and premium

At renewal your excess, policy benefits and terms and conditions can alter. The price of your insurance will rise at renewal as your pet gets older. In fact our claims data shows that the cost of looking after your pet’s health doubles every four to five years. A claim being paid can cause your renewal price next year to double. This is because the likelihood of a claim increases with age and previous claims. We will tell you about any proposed changes to your policy in advance of your renewal date. It’s important you budget for renewal prices to increase as your pet gets older. How much they go up is different for everyone and depends on things like your pet’s breed, their age and health, and there is no limit to how much your renewal price can increase over time. If you are not happy with the proposed changes you may cancel your cover.

Adding or removing a pet

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

Policy payments

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

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

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

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

If you want to cancel payment by monthly instalments but not your policy, we can tell you how much you have to pay for the rest of the policy period. If this amount is not paid by the date given in our reply to you, then all cover under your policy will be cancelled from this date.

Conditions that apply to claims

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

Other Insurance

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

Claim negotiation

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

Referral vet visits

If your pet needs to be treated by a referral vet, your usual vet will let you know which referral vet from our preferred referral vet network is closest to you. If you choose a referral vet from outside our network, you will need to pay £200 of the referral vet bill yourself. This amount is in addition to your policy excess.
If your pet needs emergency treatment for a situation that if not resolved immediately will lead to a loss of life or cause a serious threat to the present or ongoing health of your pet you will not have to pay the additional £200 excess regardless of which referral vet you visit.

Details of the 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.

Late submission
We don’t pay vet invoices that are 12 months older than the last date of treatment.

Transferring rights
It is our right, if we choose, in your name but at our expense to:
• take over the defence or settlement of any claim;
• start legal action to get compensation from anyone else;
• start legal action to get back from anyone else any payments that have already been made.
You must help us to take legal action against anyone or help us defend any legal action if we ask you to. You can’t transfer your interest in this policy to anyone else without our permission.

Care of your pet
It is your duty as the owner of your pet to manage your pet’s weight by taking advice and making yourself aware of the acceptable weight range for your pet at the various stages of its life, you must take steps to prevent or reduce the increased health risk that being overweight or underweight can bring. If you need help or advice contact vetfone on 0800 197 4949 or ask your vet.
You must take care of your pet at all times and pay to have treatment recommended by a vet to prevent illness or injury.

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

Exclusions that apply to your policy
We don’t pay claims:
• for malicious or wilful injury or gross negligence to your pet which is caused by you or members of your family;
• as a result of your pet worrying livestock;
• as a result of the official actions of customs, any government or the authorities of any country unless we specifically provide cover;
• for infringement of United Kingdom animal health and importation legislation;
• if your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so;
• for any claim as a result of restrictions put on your pet by the Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland;
• for any pet which suffers from a notifiable disease as named in the Animal Health Act 1981;
• for legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom;
• as a result of radioactive contamination, terrorism, war, hostilities or riot;
• if your premium isn’t paid or your policy isn’t in force;
• If you or your vet notice changes in your pet’s health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these existing changes, conditions, illnesses or injuries. Any physical abnormality which you were aware of or is noted by your vets before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;
• for medication that is not prescribed by a vet or for medication that is not purchased using a prescription a vet provides.
Cancelling your policy

Your right to cancel

Your right to cancel the policy – cooling off
If this cover doesn’t meet your needs and you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive your policy documentation.
Any premiums paid will be returned as long as you haven’t made any claims on the policy during that time.

Your right to cancel the policy – at any time
You can cancel your policy at any time. There may be an additional premium to be paid, or a return premium due to you.
If you pay the full annual premium and you cancel this insurance we refund a proportion of the premium already paid for the remainder of the current policy period:
• if you haven’t made a claim; or
• if you only made claims due to the death of your pet, or due to your pet being stolen or lost.
We won’t refund a proportion of the premium already paid for the remainder of the current policy period if you made a claim for any other reason.
To cancel, please contact us on 0345 078 3895.

Our right to cancel
We can cancel this policy by giving you at least 14 days’ notice at your last known address.
We can cancel for the reasons outlined below, but not before, where possible, making contact with you to seek an opportunity to agree a solution with you.
• failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
• the use or threat of violence or aggressive behaviour against our staff, contractors or property;
• the use of foul or abusive language;
• nuisance or disruptive behaviour.
You are entitled to a refund of a proportion of any unexpired premium, providing no claims have been made in the current policy period.
In addition:
If you or anyone acting on your behalf makes a false, fraudulent or exaggerated claim or any claim involving dishonesty, it will be rejected and the policy will be cancelled.
Your policy will also be cancelled if you don’t pay your premium.

The law that applies to this policy
This policy will be governed by the law applicable in the part of the United Kingdom, Channel Isles or Isle of Man in which you normally live. Legal proceedings will only take place in the courts of the part of the United Kingdom, Channel Isles or Isle of Man in which you normally live.
How to complain

Our service to you – a guide to our complaints procedure

At Tesco Pet Insurance we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Our promise to you

We will:
• acknowledge your complaint promptly;
• investigate your complaint quickly and thoroughly;
• keep you informed of progress;
• do everything possible to resolve your complaint fairly;
• ensure you are clear on how to escalate your complaint, if necessary.

Step One

If your complaint relates to your policy then please contact the sales and service number shown below.

Post: Customer Services Department
Tesco Pet Insurance
PO Box 1363
Peterborough PE2 2QZ

Tel: 0345 078 3895

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

Post: Customer Services Department
Tesco Pet Insurance
PO Box 1363
Peterborough PE2 2QZ

Tel: 0345 078 3860

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We’ll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Online Dispute Resolution (ODR)

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

Step Two

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

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

Email: crt.halifax@uk.rsagroup.com

If you are still unhappy

If you are still unhappy after our Customer Relations Team’s review, or you have not received a written offer within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

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

Tel: 08000 234 567
(free from mobile phones and landlines)
0300 123 9123
(costs no more than calls to 01 or 02 numbers)

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

Website: www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.
How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands. We also provide insurance services in partnership with Tesco Personal Finance (trading as Tesco Bank).

To find out how Tesco Bank manage and use your personal information, the data they hold about you and about your data protection rights please see their privacy notice at: www.tescobank.com/assets/sections/petins/pdf/tesco-pet-insurance-privacy-notice.pdf or contact them on 0345 078 3878.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We’ll use this information (e.g. your name, address, telephone number and email address) to communicate with you.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you’ll also need to provide us with details about the pet you wish to be covered by the insurance.

Once you become a customer, we’ll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

Performance of contract

We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).

Consent

In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as “special categories of personal data”.

Necessity to establish, exercise or defend legal claim

If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.

Compliance with a legal obligation

Where laws or regulations may require us to use your personal information in certain ways.

Legitimate Interests

We will also process your personal information where this processing is in our “legitimate interests”. When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.
Where else do we collect information about you?

Where possible, we’ll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Claims and Underwriting Exchange) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product;
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. fraud detection/prevention);
- Where we provide insurance services in partnership with other companies;
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent.
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.
Your information is incorrect what should you do?
If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?
We understand that your personal information is important to you, therefore you may request the following from us to:

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]

2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]

3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]

4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
   a. If you believe that the information we hold about you is inaccurate, or;
   b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
   c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
   d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.

5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
   a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
   b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn’t be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:
   • Your name;
   • Address(es);
   • Date of birth;
   • Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don’t, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn’t necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.
Our Privacy Notice
If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?
If you have any questions or comments about this privacy notice please contact:
The Data Protection Officer,
RSA,
Bowling Mill,
Dean Clough Industrial Park,
Halifax,
HX3 5WA
You may also email us at
crt.halifax@uk.rsagroup.com

How you can lodge a complaint?
If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.
We could help you save on other insurance

Home Insurance
0345 674 6666
Lines are open Mon–Fri 8am–9pm, Sat and Sun 9am–5pm.

Car Insurance
0345 673 0000
Lines are open Mon–Fri 8am–9pm, Sat and Sun 9am–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.

For further information: tescobank.com

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

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

Tesco Bank Pet Insurance is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc. Registered in England and Wales (No. 93792) at St. Mark’s Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland, registration no. SC173189. 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.