

# Pet Insurance

## Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales;  
regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)  
Product: Tesco Bank – Standard Policy

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

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. This policy provides treatment for each new illness or accident for up to 12 months from the first date of treatment as long as your policy is renewed, there is no break in cover and your premiums are paid.



#### What is insured?

##### Vet fees

- ✓ Up to £3,000 including complementary treatment up to £500 for each new illness or accident. Cover includes the removal of teeth to treat an illness and the treatment of teeth or gums damaged in an accident or as a result of an underlying illness.

##### Third party liability

- ✓ Cover for dogs only up to £2m.

##### Refunding the cost of your pet

- ✓ If it dies due to illness or accident up to £1,500.

##### Cancelling or cutting short your holiday

- ✓ If your pet goes missing or needs life-saving treatment up to £5,000.

##### Help if you're unwell

- ✓ Kennel, cattery or pet minding costs whilst you're in hospital for more than four days in a row up to £1,000.

##### Your pet is missing or stolen

- ✓ Advertising up to £1,000, includes up to £200 for a reward and your return travel costs if you have to pick the pet up.

##### Your pet has not been found

- ✓ Refunding the cost of your pet if it has been lost for 45 days and not found up to £1,500.

##### Saying goodbye

- ✓ Euthanasia, burial or cremation costs up to £200.

##### Pet travel cover

- ✓ Extends your vet fees to include cover whilst travelling to the EU.
- ✓ Emergency expenses up to £300.
- ✓ Quarantine costs up to £1,500.
- ✓ Replacing your pet passport up to £250.
- ✓ Repeat worming treatment.



#### What is not insured?

- ✗ Pets under 8 weeks of age.
- ✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments or Wolf Hybrids.
- ✗ Pets that are trained to attack, used for commercial guard, security purposes, racing, commercial breeding or monetary gain.
- ✗ Pre-existing conditions or illness or any physical abnormality noticed before the policy is taken out.
- ✗ Being pregnant, giving birth or rearing puppies or kittens.
- ✗ Preventative, routine treatments, examinations, clipping nails, vaccinations, spaying or castration, flea or worming treatments, bathing, de-matting, food even if prescribed by a vet, treatment or training for diagnosed behavioural problems, supplements and probiotics.



#### Are there any restrictions on cover?

- ! Once the £3,000 vet fee limit is used up or 12 months from the first date of treatment has been reached, whichever happens first, you will no longer have cover for that injury or illness.
- ! If a number of injuries, illnesses or changes in your pet's health or behaviour are confirmed by a vet to be connected, they will be considered to be one and the amount we pay you will be up to £3,000 for all the connected health issues.
- ! The cost of changes in your pet's health or behaviour you or your vet notice in the first 14 days of cover start date.
- ! Treatment of teeth and gums if they are damaged due to tooth decay, dental or gum disease unless an underlying illness has caused the decay, dental or gum disease.
- ! Excesses – this is the part of the claim you have to pay.
- ! If your pet goes to a referral vet from outside our network, you will need to pay £200 of the referral vet bill yourself in addition to your policy excess.
- ! Death from illness of pets aged 9 or over at the time of death.
- ! Third party liability
  - Third party liability if cover under any other insurance policy has not been used up.
  - Damage to property belonging to you, your family, anyone who lives with or works with or for you.
  - Compensation, costs or expenses for injury or death to you, your family, anyone living or working with you.
- ! More than 3 journeys abroad of 30 days each in any period of insurance. Each journey must start and end in the United Kingdom, Channel Isles or Isle of Man.
- ! Non-compliance with the PETS Travel Scheme.



### Where am I covered?

- ✓ Within the territorial limits of the United Kingdom, Northern Ireland, Channel Islands Isle of Man, Eire and the Member Countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- In the event of a claim, please send us your claim form within 90 days of the first treatment for each new illness or accident.
- You must 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.
- You must pay the premium shown on the policy schedule for each policy period.
- You must comply with all the conditions set out in the policy.
- If you make a claim and have any remaining cover benefits you wish to use in the next policy year, you must renew your policy with us and there must be no break in cover.



### When and how do I pay?

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



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



### How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number in your policy documentation or on our website.