

**TESCO** Bank

*Pet  
Insurance*

# Policy Summary

Inside you'll find a summary of your  
Pet Accident & Injury Insurance

[tescobank.com](https://tescobank.com)

*Every little helps*

## Features of Tesco Pet Accident & Injury Insurance

This is a summary of Tesco Pet Accident & Injury Insurance which is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc. It does not contain the full terms and conditions of insurance, but highlights the main features and benefits and significant or unusual limitations and exclusions which may affect how you decide if this insurance is suitable for you. You can find full details in the Policy Booklet. It is important that you read this Policy Summary carefully.

### Type of insurance and cover

Tesco Pet Accident & Injury Insurance is a monthly contract which will run for as long as you continue to pay the monthly premium. The policy will renew each month unless you tell us otherwise and we may change any details about your policy and premium on each anniversary date of the start of your insurance policy.

Tesco Pet Accident & Injury Insurance provides cover for veterinary fees in the event that your cat or dog has an accident and automatically includes third party liability cover should you be held legally responsible for certain actions of your dog. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Policy Booklet, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

# Veterinary fees

The following will automatically be included in your policy.

Section of cover	What is covered	What is not covered
<b>Veterinary fees cover (Accident &amp; Injury)</b>	<p>We will provide cover for the treatment your pet needs for each injury caused by an accident that happened during a period of insurance, up to £3,000, including complementary therapy of up to £500. We will only cover each injury for the 12 months immediately following the first date of treatment for that injury, provided you continue to pay your monthly premium. If your vet simply gives you advice but carries out no treatment, the 12 months period does not start. Once your veterinary fees limit is used up or we have paid for 12 months of treatment, we cannot help you anymore with that injury. We will help you with new injuries your pet has. The veterinary fees limit can be used again for new injuries.</p> <p>An injury is damage to your pet's body caused by an accident.</p> <p>An accident is a sudden unexpected event that causes injury to your pet.</p> <p>An illness means an illness that your pet suffers because of injuries caused in an accident that happened while insured by this policy.</p> <p>Complementary therapy is physiotherapy, osteopathy, hydrotherapy or chiropractic care carried out by or on the recommendation of a vet.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"><li>• any claim for an illness which is not caused by an injury your pet suffered in an accident that happened while insured by this policy;</li><li>• any changes that you or your vet notice in your pet's health or behaviour which was due to an accident which happened before this policy cover starts, we will not pay claims for these changes or any injury or illness that develop from these changes;</li><li>• if your pet has an accident within the first 5 days of your cover start date, we will not pay claims for that accident or any injury or illness that develop from that accident;</li><li>• any preventative, non-essential or routine treatment or tests;</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 behavioural problems, training or therapy or any injury arising as a result of behavioural problems;</li><li>• non-essential stays in an animal hospital, house calls or out-of-hours calls;</li><li>• food, even food prescribed by a vet;</li><li>• treatment for tooth and gum problems unless it is as a result of an accident;</li><li>• any treatment for an injury that you have not told us about within three months of your pet's first treatment for the injury;</li><li>• any treatment for an injury if a claim has not been sent to us within twelve months of your pet's first treatment for the injury;</li><li>• any treatment or complementary therapy your pet receives in a month when you have not paid the monthly premium;</li><li>• any injury that occurred outside the UK; or</li><li>• any treatment or complementary therapy carried out outside of the UK.</li></ul>

# Third party liability



The following will automatically be included in your policy.

Section of cover	What is covered	What is not covered
<b>Third party liability (this section only applies to dogs)</b>	We will pay up to £2,000,000 in any policy period towards compensation and costs awarded against you by a court if your pet causes death or injury to a person, or causes damage to property during a period of insurance.	We will not cover: <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; or</li><li>• any compensation, costs or expenses that result from an incident that happens outside the UK.</li></ul>

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

### Veterinary fees

You pay an amount, as shown on your personal quotation or policy schedule, for each claim you make for a different injury caused by an accident.

### Third party liability (Dogs Only)

You pay the first £250 of any claim for damage to property.

## Main exclusions that apply to all sections of cover

We will not cover:

- claims as a result of a malicious act, deliberate injury or mistreatment or neglect by you or any of your family;
- claims if your pet has been used for commercial, guard or security purposes, working purposes or for racing;
- claims as a result of your pet worrying livestock;
- pets that are less than eight weeks old.

# Important Information

## Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 14 days under the terms of your policy.

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

## How to make a claim

Should you wish to claim under your Tesco Pet Accident & Injury Insurance you should call the Claims Helpline on **0845 078 3860** as soon as possible. You must not 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 have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.**

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Tesco Pet Insurance  
Customer Relations Team  
P O Box 2075  
Livingston  
EH54 0EP

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

## 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 cannot 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

## Premiums and payments

Premiums are inclusive of Insurance Premium Tax at the current rate where applicable. This is a monthly policy and you pay your premium monthly 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 will do so for the reasons outlined in your policy wording, but not before, where possible, making contact with you to seek an opportunity to agree a solution with you. This will not affect your right to make a claim for any event that happened before the cancellation date. When you contact us, you will be advised of any refund due or additional payment to be made.

## The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

## 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 Pet Accident & Injury 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**.

## Handy phone numbers

To make a claim or ask a question about your policy, please give our friendly and helpful UK based team a ring.

Claim line – **0845 078 3860**

lines are open between 8am and 8pm Monday to Friday and 9am to 5pm on Saturday.

Customer helpline – **0845 078 3895**

lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturday and 10am to 5pm on Sunday.

Your policy also provides access to the following confidential advice lines, **available 24 hours a day, 7 days a week**. You can find out more about how they could help you by referring to your Policy Booklet.

vetfone – **0800 197 4949**

Pet bereavement counselling helpline – **0845 078 3843**

Legal advice line helpline – **0845 078 3842**

## Cover limits – quick summary table

Section of cover	We will pay:
Veterinary fees cover	Up to a maximum of £3,000 for each accident resulting in an injury for up to 12 months including up to £500 complementary therapy. You will not be able to claim on the policy for any further treatment following that accident once the maximum limit is reached or after 12 months has passed from the first date of treatment for the injury whichever happens first. We cannot help you anymore with that injury.  We will help you with any new injury your pet has and the veterinary fees limit can be used again for injuries.
Third party liability (dogs only)	Up to £2,000,000

If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers in this booklet.

Tesco Pet Accident & Injury 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.

For your protection, telephone calls may be recorded and monitored.

 Please recycle me