

# Tesco Bank Pet Insurance Policy Booklet

How we can help  
you and your pet



## 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/](http://www.tescobank.com/pet-insurance/making-a-claim/)

**Email: [tesco.petclaims@uk.rsagroup.com](mailto: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

Page

Welcome to your Tesco Pet Insurance policy . . . . .	4
Words with certain meanings . . . . .	4
Cover limits – quick summary table . . . . .	5
Vet fees. . . . .	6
<b>Pre-existing conditions</b>	
Accident & Injury Cover . . . . .	7
Standard or Extra Cover . . . . .	8
Premier Cover. . . . .	9
<b>14 day illness exclusion</b>	
Standard or Extra Cover . . . . .	8
Premier Cover. . . . .	9
<b>Dental care</b>	
Accident & Injury Cover . . . . .	7
Standard or Extra Cover . . . . .	8
Premier Cover. . . . .	9
Saying goodbye. . . . .	12
Third party liability (dogs only). . . . .	13
Refunding the cost of your pet . . . . .	14
Your pet is missing . . . . .	15
Help if you are unwell. . . . .	16
Cancelling or cutting short your holiday . . . . .	17
Travelling with your pet . . . . .	18
Conditions that apply to your policy . . . . .	20
Conditions that apply to claims . . . . .	21
Exclusions that apply to your policy . . . . .	22
Cancelling your policy . . . . .	23
How to complain . . . . .	24
How we use your information . . . . .	25

# 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/pets

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.

	Accident & Injury Cover	Standard Cover	Extra Cover	Premier Cover
<b>Vet fees</b> an excess applies to this cover	Up to the limit shown on <b>your</b> policy schedule for each <b>accident</b> including £500 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for an illness or <b>accident</b> including £500 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for an illness or <b>accident</b> including £1,000 complementary therapy.	Up to the limit shown on <b>your</b> policy schedule for each <b>policy period</b> including £1,000 complementary therapy.
<b>Accidents</b> & injuries	Yes.	Yes.	Yes.	Yes.
Illnesses	No, unless the illness develops from an <b>accident your pet</b> suffers while insured under this policy.	Yes.	Yes.	Yes.
Saying goodbye	No.	Up to £200.	Up to £200.	Up to £200.
Refunding the cost of <b>your pet</b> if it dies from an illness	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Refunding the cost of <b>your pet</b> if it dies from an <b>accident</b>	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
<b>Your pet</b> is missing	No.	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).	Up to £1,000 for advertising (including up to £200 which can be used for a reward and to help pay for <b>you</b> and <b>your pet's</b> journey home).
<b>Your pet</b> has not been found	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Help if <b>you</b> are unwell	No.	Up to £1,000.	Up to £1,000.	Up to £1,000.
Cancelling or cutting short <b>your</b> holiday	No.	Up to £5,000.	Up to £5,000.	Up to £5,000.
Third party liability (an excess applies to property damage cover)	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.	Dogs only up to £2,000,000.
Pet travel cover for three journeys of up to 30 days each in each policy period.	No.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.	The <b>pet</b> travel cover means that <b>vet fees</b> are also covered in countries included in the Pet Travel Scheme.
Quarantine costs	No.	Up to £1,500.	Up to £1,500.	Up to £1,500.
Getting <b>your pet</b> another passport	No.	Up to £250.	Up to £250.	Up to £250.
Repeat worming treatment	No.	The fees charged by a <b>vet</b> .	The fees charged by a <b>vet</b> .	The fees charged by a <b>vet</b> .
Emergency expenses abroad	No.	Up to £300.	Up to £300.	Up to £300.

## 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, or **accident**. 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 an illness or **accident**.

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.

## Accident & Injury Cover

### When we can help you

**We** pay **vet fees** if **your pet** has been hurt in an **accident** or is ill as a result of the **accident**.

**Vet fees** includes dental care, we pay for teeth and gums if they are damaged by an **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

**We** don't pay for health issues, concerns, illnesses and injuries which **you** or **your vet** were aware of before **you** took out the policy, they are known as pre-existing conditions, they are:

- signs or symptoms of diagnosed or undiagnosed injuries or illnesses;
- existing illnesses or injuries;
- existing physical abnormalities;
- existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;
- illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.

**We** consider the following to also be a pre-existing condition:

- treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before **you** took out the policy.

**We** don't pay for **accidents** within the first 5 days of **your** policy first starting, or any illness or injury that develop from them.

If the same **accident** causes **your pet** to suffer from:

- disc problems to one or more discs **we** don't pay a separate **vet fee limit** for each disc **we** will pay it once for all the health issues linked to that **accident**;
- a number of injuries or if the **accident** causes **your pet** to suffer from an illness **we** don't pay a separate **vet fee limit** for each injury or each illness, **we** will pay it once for all the health issues linked to that **accident**.

**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 any treatment to any cruciate ligament problems however caused.

## Standard or Extra Cover

### When we can help you

**We** pay **vet fees** if **your pet** has been hurt in an **accident** or is ill.

**Vet fees** includes dental care, this is how dental care works: we pay:

- 1) for teeth or gums if they are damaged in an **accident**;
- 2) if an underlying illness causes tooth decay or gum disease;
- 3) to remove teeth to treat an illness;
- 4) for the removal of the first teeth of **pet's** insured with **us** before they were 16 weeks old if their first teeth have not fallen out naturally.

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.

### 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** 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.

### When we can't help you

**We** don't pay for health issues, concerns, illnesses and injuries which **you** or **your vet** were aware of before **you** took out the policy, they are known as pre-existing conditions, they are:

- signs or symptoms of diagnosed or undiagnosed injuries or illnesses;
- existing illnesses or injuries;
- existing physical abnormalities;
- existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;
- illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.

**We** consider the following to also be pre-existing conditions:

- treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for cruciate ligaments before **you** took out the policy;
- treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before **you** took out the policy.

**We** don't pay for illnesses which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting, or any illness that develops from them. By illness **we** mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness).

**We** don't pay for cruciate problems which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting however caused, or any arthritis, illness or injury that develops from them.

**We** don't pay under a separate **vet fee limit** for:

- cruciate ligaments in each leg - **we** will not pay the **vet fee limit** for each leg, both legs are treated as one health issue;
- each spinal disc - **we** will not pay the **vet fee limit** for each disc, disc problems to one or more discs are treated as one health issue;
- any other health issue that causes **your pet** to suffer from a number of injuries or illnesses will be considered to be one health issue treated under one single **vet fee limit**.



## Premier Cover

### When we can help you

**We** pay **vet fees** if **your pet** has been hurt in an **accident** or is ill. **Vet fees** includes dental care, this is how dental care works:

- 1) If **your pet** has a dental check every 12 months. Once it has had its first check and **your vet** has done any necessary work, should **your pet** suffer from tooth decay or gum disease before the next 12 month check or if tooth decay or gum disease are seen at the time of the next check, **we** pay for the treatment.

If **your pet** doesn't have a check every 12 months, or if the work required is not done **we** will only pay:

- 2) for teeth or gums if they are damaged in an **accident**;
- 3) if an underlying illness causes tooth decay or gum disease;
- 4) to remove teeth to treat an illness.
- 5) for the removal of the first teeth of **pet's** insured with **us** before they were 16 weeks old if their first teeth have not fallen out naturally.

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.

### 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

**We** don't pay for health issues, concerns, illnesses and injuries which **you** or **your vet** were aware of before **you** took out the policy, they are known as pre-existing conditions, they are:

- signs or symptoms of diagnosed or undiagnosed injuries or illnesses;
- existing illnesses or injuries;
- existing physical abnormalities;
- existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;
- illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.

**We** consider the following to also be pre-existing conditions:

- treatment of cruciate ligaments in the second leg if one leg has shown signs, been diagnosed or been treated for cruciate ligaments before **you** took out the policy;
- treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before **you** took out the policy.

**We** don't pay for illnesses which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting, or any illness that develops from them. By illness **we** mean, both diagnosed illness and signs or symptoms of illness (undiagnosed illness).

**We** don't pay for cruciate problems which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting however caused, or any arthritis, illness or injury that develops from them.

**We** don't pay under a separate **vet fee limit** for:

- cruciate ligaments in each leg – **we** will not pay the **vet fee limit** for each leg, both legs are treated as one health issue;
- each spinal disc – **we** will not pay the **vet fee limit** for each disc, disc problems to one or more discs are treated as one health issue;
- any other health issue that causes **your pet** to suffer from a number of injuries or illnesses will be considered to be one health issue treated under one single **vet fee limit**.

**We** do not pay for the cost of the dental check.

## 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 routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing or dematting **your pet**.
- **We** don't pay for food (even when prescribed by a **vet**).
- **We** don't pay for the treatment of, or training for diagnosed behavioural problems.
- **We** don't pay for treatments, tests or procedures which do not treat an illness or injury, or that are preventative or cosmetic, including spaying and castration or which are connected with **your pet** being pregnant, giving birth or rearing puppies or kittens. **We** also do not pay for complications that result from any of these.
- **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.
- Admin fees **your vet** might charge or 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.
- **We** don't pay 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 for parvovirus, hepatitis, distemper, leptospirosis in dogs or feline leukaemia, cat flu or infectious enteritis in cats if **you** have not had **your pet** vaccinated against them and kept the vaccinations up to date.
- **We** don't pay for medication that is not prescribed by a **vet** or for medication that is not purchased using a prescription a **vet** provides.

## 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/](http://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 **vet**s 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 **vet**s in our preferred referral network can be found on [www.tescobank.com/pet](http://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.

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 which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting, or from anything described as pre-existing conditions on pages 7, 8 or 9.

**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

#### When we can help you

**We** pay compensation and costs awarded by a court against **you**, or any person looking after or handling **your pet** with **your** permission and knowledge, if **your pet** causes:

- death or injury to a person; or
- damage to any property.

#### How much help can we give you?

Up to £2,000,000 for each **pet** for each **policy period**.

#### When we can't help you

**We** don't pay the first £250 of each claim for damage to property.

**We** don't pay if **you** have cover under any other insurance policy (such as home insurance) until all the cover under that policy has been used up.

**We** don't pay compensation, costs or expenses:

- for injury or death to **you** or any member of **your family**, or anyone else who lives with **you** or anyone working with **you** or for **you**;
- for damage to property that belongs to **you** or any member of **your family**, or anyone else who lives with **you**, or anyone who works with **you** or for **you**;
- for damage to property that **you**, any member of **your family**, or anyone else who lives with **you** or works with **you** or for **you** is either responsible for or is looking after;
- that are as a result of **your** profession, business or employment;
- if **we** haven't agreed to these before **you** paid or agreed to pay them.

**We** also don't pay fines or penalties.

If **you** are travelling outside of the United Kingdom, Channel Isles or Isle of Man, **we** don't pay compensation costs or expenses for:

- injury or death to **you**, or anyone travelling or staying with **you**;
- damage to property belonging to anyone travelling or staying with **you**;
- damage to property that anyone travelling or staying with **you** is either responsible for or is looking after.

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

To tell **us** you need help please call **us** on **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 if your pet dies due to anything described as being pre-existing conditions on pages 7, 8 or 9.

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.

**We** will not pay more than the purchase price stated on **your** schedule.

## 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](mailto: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

## When we can help you

We pay for **your pet** to be looked after by a kennel, cattery or **pet** minding service if **you** have to go into hospital for emergency medical treatment, and have to stay in hospital for more than four days in a row.

### How much help can we give you?

Up to £1,000 for each **pet** for each **policy period**.

## When we can't help you

We don't pay if **you**:

- knew before the policy cover start date that **you** were likely to need to go into hospital;
- knew **you** were likely to need to go into hospital before **you** travelled outside of the UK, Channel Isles or Isle of Man;
- go into hospital, and this is not on the advice of a doctor, specialist or consultant;
- receive nursing home care or convalescence care that is not given in a hospital; or
- if **your** hospital stay doesn't last for more than four days in a row.

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

To tell **us** **you** need help please call **us** on **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 **your pet** becomes ill or dies due to anything described as being pre-existing conditions on pages 7, 8 or 9 or if **you** or **your vet** knew **your pet** was likely to need treatment when **you** booked **your** holiday.

## 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/](http://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](http://www.defra.gov.uk)

**Email:** [pets.helpline@defra.gsi.gov.uk](mailto: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

#### When we can help you

This applies to all parts of the travel cover.

**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).

#### When we can't help you

These apply to all parts of the travel cover.

**We** don't pay if **you** don't meet the conditions of the Pet Travel Scheme.

**We** don't pay if **you** or **your vet** were aware that **your pet** was unfit to travel before **you** left to go travelling.

**We** don't pay for financial loss due to movements in currency exchange rates.

### Quarantine costs

#### When we can help you

**We** 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.

#### How much help can we give you?

Up to £1,500 for each **pet** for each **policy period**.

#### When we can't help you

**We** don't pay claims for microchip failure if the microchip was not fitted, or not tested and fully functioning before **you** travel.

## Getting another pet passport

### When we can help you

**We** 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](mailto: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;
- **You** have never had an insurance policy declared void or cancelled by an insurer.

## Both dogs and cats

- No **pet** is used for commercial breeding (this means used for breeding more than 2 times in the **pet's** lifetime) or as a business or to make money or earn an income.
- No **pet** is less than eight weeks old when its cover starts.

## Dogs only

- No dog has been the cause of an accident or legal action, or had any complaints made about its behaviour (aggression, biting, attacking) (unless **we** have agreed to provide cover)
- No dog is trained to attack, used for security purposes or as a guard dog or is used for fighting or any form of racing.
- No dog is a pedigree, cross or mixed breed of any of the following: Pit Bull, Pit Bull type, Japanese Tosa, Fila Brasileiro, Dogo Argentino, American Bulldog, Wolf or Wolf hybrid or of any breed not on our breed list unless we have agreed to cover it.

## Changes in the information we have about you and your pet

**You** must tell us within 30 days of knowing about any of the following changes. These changes may affect the price of **your pet** insurance and the cover **we** can provide. If **we** are not told, **your** claim payment may be reduced or 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 of the **pet**;
- **your pet** stops living with **you** at **your** home;

## Dogs only

- **your pet** is used for racing;
- **your pet** has had complaints made about its behaviour (aggression, biting or attacking);
- **your pet** has been the cause of an accident or legal action;
- **your pet** has been trained to attack;
- **your pet** is used for security purposes or as a guard dog or for fighting.

## Both dogs and cats

- **your pet** is used as a business or to make money or earn an income;
- **your pet** is used for commercial breeding (this means used for breeding more than 2 times in the **pet's** lifetime);
- **you** become aware that **your pet** is not the breed **you** thought and it is no longer correctly described on **your** schedule.

## 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.

## 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.

## 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.

## 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 **vet**s in **our** preferred referral network can be found on [www.tescobank.com/pet](http://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.

## 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.

## 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;

# 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 written notice at **your** last known address if **we** identify serious grounds for doing so, including but not limited to:

- 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 against our staff or contractors;
- nuisance or disruptive behaviour against our staff or contractors.

In these circumstances **we** would where possible, contact **you** and seek to resolve the matter with **you**.

**You** will be entitled to a refund of a proportion of any unexpired premium, providing no claims had been made for the current **policy period**.

**We** may also cancel the policy immediately if a change in information **we** have about **you** and **your pet**, detailed on page 20 means that **you** or **your pet** no longer meet the eligibility for this policy or due to the fraud condition on page 20.

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 immediately.

**Your** policy will also be cancelled if **you** do not 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://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](http://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](mailto: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](mailto: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.

For further information: [tescobank.com](https://www.tescobank.com)

Calls may be monitored and recorded for training purposes, to improve the quality of service and to prevent and detect fraud.  
\*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. SC173199. 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.

## 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.