

TESCO Bank

*Pet
Insurance*

Policy Summary

Inside you'll find a summary
of your Pet Insurance

tescobank.com

Every little helps

Features of a Tesco Pet Insurance Policy

This is a summary of the Tesco Pet Insurance Standard and Extra cover which is arranged, underwritten and administered 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 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 Insurance provides cover for the major financial risks of owning cats and dogs. Two types of cover are available – Standard and Extra, both of which include cover for veterinary fees for illness and injury. You may also add further benefits to suit your needs. 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.

Veterinary fees in the UK and if you have paid the extra premium for the Pet Travel Cover Optional Extension veterinary fees in countries covered by the Pet Travel Scheme whilst you are on a journey.

Section of cover	What is covered	What is not covered
<p>Veterinary fees If you pay the extra premium for the Pet Travel Cover Optional Extension, veterinary fees cover extends to include countries covered by the Pet Travel Scheme whilst you are on a journey.</p>	<p>If you have chosen a Tesco Pet Insurance Standard Policy, we will provide cover for the treatment your pet needs for each illness, injury or disease your pet suffers, up to £3,000, including complementary therapy of up to £500. Under the standard policy, we will only cover each condition for the 12 months immediately following the first date of treatment, 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 condition. We will help you with new conditions your pet has. The veterinary fees limit can be used again for new conditions. In addition to the veterinary fees limit, we will also pay up to £150 for Saying goodbye to your pet, if you buy Pet travel cover this amount increases to £200 whilst you are on a journey.</p> <p>If you have chosen a Tesco Pet Insurance Extra Policy, we will cover treatment needed for each illness, injury or disease your pet suffers, for up to either £4,000 or £7,500, depending on the veterinary fees limit you have chosen, including complementary therapy of up to £1,000, provided you continue to pay your monthly premium. The veterinary fees limit you have chosen will be shown in your policy schedule. Once your veterinary fees limit is used up we cannot help you anymore with that condition. We will help you with new conditions your pet has. The veterinary fees limit can be used again for new conditions. In addition to the veterinary fees limit, we will also pay up to £150 for Saying goodbye to your pet, if you buy Pet travel cover this amount increases to £200 whilst you are on a journey.</p>	<p>We will not cover:</p> <ul style="list-style-type: none">• preventative, non-essential or routine treatment or tests or any treatment that as a pet owner you would expect to pay anyway;• any treatment that is in any way connected with your pet being pregnant, giving birth, or rearing puppies or kittens;• the treatment of behavioural problems, training or therapy;• non-essential stays in an animal hospital, house calls or out-of-hours calls;• food, even when prescribed by a vet;• conditions or treatment caused by tooth or gum disease;• any treatment for a condition that you have not told us about within three month's of your pet's first treatment for the condition;• any treatment for a condition if a claim has not been sent to us within twelve months of your pet's first treatment for the condition; or• any treatment or complementary therapy your pet receives in a month when you have not paid the monthly premium.

Third party liability

Your policy schedule will show if you have this cover if you do not, your schedule will show 'Not included'.

Section of cover	What is covered	What is not covered
Third party liability (this section only applies to dogs)	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">• any compensation, costs or expenses for injury or death to you, your family, or anyone living or working with you;• 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;• 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• any compensation, costs or expenses if these arise because you are responsible under the laws of USA or Canada.

Optional extensions

You may choose to add any of the following Optional extensions when you purchase the policy or at the anniversary date.

1 Additional benefits cover		
Section of cover	What is covered	What is not covered
Accidental death of the insured animal	We will pay the price you paid for your pet, as shown on your policy schedule, if it dies during a period of insurance, as a result of an accidental injury.	We will not cover more than the cost you paid for your pet.
Theft or straying (going missing) Part One Advertising, reward and repatriation (returning your pet)	We will pay up to £1,000 in any policy period towards local advertising expenses you have to pay to help get your pet back if it is stolen or goes missing during the period of insurance. This includes the cost of getting your pet home and a reward of up to £200.	We will not cover any reward that any member of your family or anyone living with you claims.
	Part Two Loss due to theft or straying (going missing)	We will pay the price you paid for your pet as shown in your policy schedule if your pet is stolen or goes missing and is not found within 45 days (up to a maximum of £1,500).
Hospitalisation of owner (if you have to go into hospital)	We will pay up to £1,000 in any policy period towards costs you have to pay to have your pet looked after if you have to go into hospital for emergency medical treatment for more than four days in a row.	<p>We will not cover:</p> <ul style="list-style-type: none"> • costs, if you knew before the start date of the insurance that you were likely to need to go into hospital; or • any costs as a result of nursing home care or convalescence care not received in hospital. • any costs if you go into hospital as a result of: <ul style="list-style-type: none"> your pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide, self inflicted injuries or any treatment that you choose to have that is not directly related to emergency medical treatment.

Section of cover	What is covered	What is not covered
Holiday cancellation or curtailment (cancelling or cutting short your holiday)	We will pay up to £5,000 in any policy period for expenses you pay or agree to pay because you have to cancel or cut short your holiday because your pet goes missing or needs sudden, unexpected, life-saving treatment during a period of insurance. This could be either while you are away or in the seven-day period before you go.	<p>We will not cover:</p> <ul style="list-style-type: none"> • any claim resulting from a condition which you knew about before booking your holiday or before you took out insurance with us; or • any claim if treatment could have been provided eight days or more before you were due to go away and, by having the treatment, the life-saving treatment could have been avoided.

2 Pet travel cover including veterinary fees in countries covered by the Pet Travel Scheme whilst you are on a journey.

Section of cover	What is covered	What is not covered
Pet travel cover	<p>We will cover journeys to countries included in the Government's Pet Travel Scheme.</p> <p>Quarantine costs – up to £1,500.</p> <p>Losing your pet's passport – up to £250.</p> <p>Repeat tick and worming treatment.</p> <p>Emergency expenses abroad – up to £300.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • more than three trips a year; • journeys of more than 30 days; • any claim as a result of you failing to meet any of the conditions of the Pet Travel Scheme; • any damage, loss or theft that happens before the start of your journey; or • any fees as a result of a condition that you were aware of before the start of the journey.

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

Veterinary fees

You pay an amount, as shown in your personal quotation or policy schedule, for each claim you make for a different condition. You do not pay an excess for Saying goodbye.

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 that happened before your pet's policy started;
- any changes that you or your vet notice in your pet's health or behaviour before this policy started, or any illness or injury that develop from these changes;
- any changes in your pet's health or behaviour you or your vet notice within the first 14 days of the first period of insurance of your policy;
- claims that are in any way linked to vicious tendencies or behavioural problems your pet showed signs of before cover started;
- 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;
- claims as a result of a condition that a routine vaccination is available for, unless treatment is needed because the routine vaccination has not worked;
- 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 Pet Insurance policy you should call the Claims Helpline on **0845 078 3860** as soon as possible. For third party liability claims 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 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 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**

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

Cover limits – quick summary table

Section of cover	For standard cover we will pay:	For extra cover we will pay:
<p>These are core sections of the policy and are automatically included.</p> <p>Veterinary fees cover Cover for each condition. If you pay the extra premium for the Pet Travel Cover Optional Extension, veterinary fees cover extends to include countries covered by the Pet Travel Scheme whilst you are on a journey.</p>	<p>Up to a maximum of £3,000 for up to 12 months including up to £500 complementary therapy. In addition up to £150 for Saying goodbye to your pet (if you buy Pet travel cover this amount increases to £200 whilst you are on a journey). You will not be able to claim on your policy for the same condition once the maximum limit is reached or after 12 months has passed from the first date of treatment for the condition, whichever happens first.</p>	<p>Up to either £4,000 or £7,500, (no time limit) including up to £1,000 complementary therapy. In addition up to £150 for Saying goodbye to your pet (if you buy Pet travel cover this amount increases to £200 whilst you are on a journey). The condition will not be covered once the maximum limit is reached. There is no time limit on how long the claim can last.</p>
Third party liability (dogs only)	Up to £2,000,000.	Up to £2,000,000.
Optional extension – Additional benefits cover		
Accidental death of the insured animal	The purchase price as shown in your policy schedule.	The purchase price as shown in your policy schedule.
Theft or Straying (going missing)		
Part one – Advertising, reward and repatriation (returning your pet)	Up to £1,000 (including up to £200 for a reward).	Up to £1,000 (including up to £200 for a reward).
Part two – Loss due to theft or straying (going missing)	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days.	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days.
Hospitalisation of owner (if you go into hospital)	Up to £1,000.	Up to £1,000.
Holiday cancellation or curtailment (cancelling or cutting short your holiday)	Up to £5,000.	Up to £5,000.
Optional extension – Pet travel cover		
Quarantine costs	Up to £1,500.	Up to £1,500.
Loss of pet's passport	Up to £250.	Up to £250.
Repeat tick and worming treatment	We will pay the fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.	We will pay the fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.
Emergency expenses abroad	Up to £300.	Up to £300.

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 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**