

# Your Pet Insurance Policy Wording

Level 1-4



## Welcome to your John Lewis Pet Insurance

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Thank you for choosing John Lewis Pet Insurance, underwritten by Royal & Sun Alliance Insurance plc, who are one of the UK's largest and oldest insurers.

We hope you won't need to make a claim. But, if you do, you can rest assured that you will receive excellent service from our team of claims specialists.

Your policy, including this booklet and your schedule are evidence of that contract, so please read them carefully to ensure that the cover is exactly what you need, and keep them in a safe place.



## Contents

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How to contact us . . . . .	6
Understanding and using the policy . . . . .	7
Cover levels . . . . .	9
Words with special meanings. . . . .	10
Veterinary fees. . . . .	11
Third party liability cover (dogs only) . . . . .	13
Death from illness . . . . .	13
Death from accident. . . . .	14
Expenses for referral to another vet. . . . .	14
Boarding kennel and cattery fees. . . . .	15
Daily minding. . . . .	15
Accidental damage . . . . .	16
Advertising and offering a reward . . . . .	16
Lost or stolen pets . . . . .	17
How to make a claim . . . . .	18
Travel cover . . . . .	21
Policy conditions . . . . .	26
Policy exclusions . . . . .	28
Claims conditions . . . . .	30
Complaints procedure . . . . .	31
How RSA use your information. . . . .	33
Index. . . . .	35

## How to contact us

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Claims	0330 102 2756	Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm
Customer Services	0330 102 2745	Lines are open Monday to Friday between 8am to 8pm and on Saturday between 9am to 5pm and on Sunday 10am to 4pm
Vet Referral Line	0330 100 6483	Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm

### Your policy gives you access to the following helplines:

<p>vetfone telephone: 0800 316 7119 – available 24 hours a day, 365 days a year. Provides help if you are worried about your pet's health at any time, night or day. They can also help you to find healthcare for your pet when you are away from home in the UK.</p>
<p>Counselling helpline telephone: 0330 102 2469 – available 24 hours a day, 365 days a year. Please quote scheme number 72737 Provides someone to talk to if your pet is ill or dies or is lost or stolen. This confidential helpline gives you someone to talk to for as long as you need to about the illness or death of your pet.</p>
<p>Legal advice and help telephone: 0330 102 2469 – available 24 hours a day, 365 days a year. Please quote scheme number 72737 Lawyers are available to provide advice and explain legal issues related to your pet in a friendly and helpful way.</p>
<p>Pet Travel Scheme (DEFRA helpline) telephone: 0345 933 5577. Provides information on travelling with your pet and how to comply with the Pet Travel Scheme.</p>

# Understanding and using the policy

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The policy is in two parts – the Policy Wording and the Schedule. The Policy Wording explains what is and what is not covered, how claims are settled and other important information.

Within each Section of cover, the first column will tell you what the cover includes. The second column will tell you what it does not cover.

Please read 'How to make a claim' on page 18-20, or 24-25 for a travel claim and the policy conditions, policy exclusions and claims conditions on pages 26-30.

The Schedule shows details of your cover and the premium. Please keep the Schedule with the Policy Wording.

A new Schedule will be sent whenever a change is made to the insurance so you can check that the cover still meets your needs.

### **The type of cover we provide**

This policy provides lifetime cover for ongoing or one off conditions, illnesses and accidents. This means that treatment can continue year after year with no time limit on how long a vet fees claim can last as long as you have continuous insurance with us. We pay up to your chosen vet fee limit in each period of insurance.

Treatment payments continue until the vet fees limit you have chosen is reached as long as we can continue to offer cover, your premiums are paid and the policy is renewed each year.

If your vet fee limit is reached in any period of insurance, we will not make any more treatment payments until your policy is renewed again.

Once renewed your chosen vet fee limit will be available to use again and covered treatments will continue to be paid for.

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

This does not mean that your premium, excess, benefits and policy terms and conditions will not change. Treatment fees that vets charge increase yearly and the number of visits to the vet can increase as your pet gets older.

If your premium, excess, benefits or policy terms and conditions do change, we will always provide full details to you before your renewal date.

### **What is and is not covered**

Insurance policies do not cover everything and this policy details all the cover that is and is not provided. You have 14 days to decide whether this cover is right for you and your pet and, if it is not, you can cancel it. We have set out some important information below about what is not covered and you need to be aware of this when making your decision.

## Understanding and using the policy

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We do not cover any illness, disease, injury or any change in your pet's normal healthy state, its bodily functions or behaviour, which your pet had before this policy started.

We do not pay for claims under the death by illness or vets fees covers as a result of an illness or disease that happens within the first 14 days of the first period of insurance of your policy.

We do not pay for claims under the death by accident or vets fees covers as a result of an accident that happens within the first 48 hours of the first period of insurance of your policy.

Please be aware that the death by illness cover does not apply for pets aged 9 and over.

The table in this policy on page 9 provides details of the amount of cover that applies to vets fees and other covers provided by this policy.

The amount of cover will depend on the level you have (Level 1, Level 2, Level 3 or Level 4).

If you have any questions, please contact us. The telephone numbers are shown on page 6.

### **The insurance contract**

This policy is a legal contract between you and us. The Policy Wording and Schedule make one document and must be read together. Please keep them together.

The contract is based on the information you provided when you applied for the insurance.

Our part of the contract is that we will provide the cover set out in this Policy Wording for:

- those Sections which are shown on the policy Schedule;
- the period of insurance set out on the policy Schedule.

Your part of the contract is you must:

- pay the premium as shown on the policy Schedule;
- comply with all the conditions set out in this policy.

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

### **The law applicable to this policy**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

## Cover levels

Cover levels	Level 1 £2,000	Level 2 £3,500	Level 3 £7,000	Level 4 £10,000
Veterinary fees up to:	£2,000	£3,500	£7,000	£10,000
Veterinary fees excess:	Please see your Schedule for details	Please see your Schedule for details	Please see your Schedule for details	Please see your Schedule for details
Veterinary fees treatment period:	Each year	Each year	Each year	Each year
Veterinary fees includes the following cover				
Putting your pet to sleep up to:	£100	£100	£100	£100
Dental care up to:	£2,000	£3,500	£7,000	£10,000
Behavioural treatment up to:	£250	£250	£250	£250
Treatment food up to:	£250	£250	£250	£250
Complementary treatment up to:	£1,000	£1,000	£1,000	£1,000
Third party liability (dogs only) up to:	£2m	£2m	£2m	£2m
Third party liability excess each claim:	£250	£250	£250	£250
Death from illness up to:	£1,000	£1,000	£1,000	£1,000
Death from accident up to:	£1,500	£1,500	£1,500	£1,500
Cremation costs up to:	£100	£100	£100	£100
Expenses for referral to another vet up to:	£150	£150	£150	£150
Boarding kennel and cattery fees up to:	£1,000	£1,000	£1,000	£1,000
Daily minding up to:	£1,000	£1,000	£1,000	£1,000
Accidental damage up to:	£750	£750	£750	£750
Advertising and offering a reward up to:	£1,000	£1,000	£1,000	£1,000
Lost or stolen pets up to:	£1,500	£1,500	£1,500	£1,500
Travel cover	Included	Included	Included	Included
This part of the policy covers travel with your pet outside the UK to European Union Countries that are members of the PETS travel scheme as defined by DEFRA.				
Number of trips, of up to 60 days each trip:	3	3	3	3
Travel includes:				
• vets fees up to:	£2,500	£3,500	£7,000	£10,000
• repeat tapeworm treatment up to:	£500	£500	£500	£500
• loss of healthcare certificate up to:	£250	£250	£250	£250
• quarantine costs up to:	£2,000	£2,000	£2,000	£2,000
• emergency expenses abroad up to:	£500	£500	£500	£500
• cancelling a trip up to:	£3,000	£3,000	£3,000	£3,000
• cancelling a trip excess each trip:	£75	£75	£75	£75
• cutting a trip short up to:	£3,000	£3,000	£3,000	£3,000
• cutting a trip short excess each trip:	£75	£75	£75	£75

## Words with special meanings

Some words have a special meaning in the policy. They are listed below in alphabetical order. Whenever a word with a special meaning is used in the remainder of the policy, it will be printed in **bold type**.

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### **Condition**

A specifically identifiable illness, disease, injury, accident or any change in your pet's normal healthy state, its bodily functions or behaviour.

### **Period of insurance**

The period detailed in your Schedule and any further period for which you have paid or agreed to pay and we have accepted your premium.

### **Pet**

The dog(s) and/or cat(s) named on your Schedule.

### **Treatment**

Consultations, examinations, tests, X-rays, surgical procedures, prescription drugs and medication, nursing and hospitalisation all provided by or given under the instruction or referral of a vet or an employee of a vet practice under a vet's supervision.

### **Vet/veterinary**

A qualified veterinary surgeon holding a current registration with the Royal College of Veterinary Surgeons.

### **We/us/our**

Royal & Sun Alliance Insurance plc.

### **You/your**

The person or persons named as the policyholder on the Schedule.

### **Your family**

Your husband, wife, partner, children, parents, other relatives and any joint policyholder, all who normally live with you.

## Veterinary fees (vets fees) UK cover

Applies in England, Scotland, Wales and Northern Ireland

What is covered	What is not covered
<p><b>We</b> will pay the cost of fees charged by a <b>veterinary</b> practice for consultations, examinations, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction, supervision or referral of a qualified <b>vet</b>, for an illness, injury, accident or change in <b>your pet's</b> health or behaviour.</p> <p>If <b>your</b> normal <b>vet</b> practice is not open, or <b>your</b> normal <b>vet</b> cannot offer an appointment for <b>treatment</b>, then <b>you</b> should phone <b>your</b> vetfone helpline on 0800 316 7119 for advice. <b>Your</b> policy does <b>not</b> cover the additional cost of <b>treatment</b> outside normal surgery hours, unless <b>you</b> have telephoned <b>your</b> vetfone helpline, or <b>your vet</b> considers that <b>treatment</b> cannot wait until normal surgery hours.</p> <p>The most <b>we</b> will pay is up to the <b>vet</b> fee limit shown on <b>your</b> Schedule for each <b>pet</b> for each <b>period of insurance</b> depending on the cover <b>you</b> selected.</p>	<p>The following applies to the <b>veterinary</b> fees cover and all covers included within the <b>veterinary</b> fees cover.</p> <p>The excess amount is detailed on <b>your</b> Schedule and is the part of a claim that <b>you</b> have to pay.</p> <p>For open and ongoing claims no change will be made to the excess <b>you</b> pay.</p> <p>For any new claim for <b>pets</b> aged under 9 <b>you</b> pay the excess once in any one <b>period of insurance</b>. If <b>you</b> have chosen a voluntary excess as well, the total amount will be shown on <b>your</b> Policy Schedule.</p> <p>For any new claim for <b>pets</b> aged 9 or over <b>you</b> pay the excess amount shown on <b>your</b> Schedule or 20% of the <b>treatment</b> costs, whichever is greater, for each <b>condition</b>. If <b>you</b> have chosen a voluntary excess as well, the total amount will be shown on <b>your</b> Policy Schedule. The excess paid by <b>you</b> is based on the age of the pet at the time <b>treatment</b> starts.</p> <p>If <b>your pet</b> reaches the age of 9 during a claim, the excess will be the one applied when the <b>treatment</b> first started and this will not alter for an ongoing claim.</p> <p><b>Vets'</b> fees payable for any illness or disease or any changes in <b>your pet's</b> normal healthy state, its bodily functions or behaviour arising within the first 14 days of the first <b>period of insurance</b> of <b>your</b> policy.</p> <p><b>Vets'</b> fees payable for the death of or injury to <b>your pet</b> as a result of a sudden and unexpected event arising within the first 48 hours of the first <b>period of insurance</b> of <b>your</b> policy.</p> <p>Any <b>treatments</b> that are or relate to:  preventative or elective procedures, or complications as a result of preventative or elective procedures;  pregnancy, giving birth or rearing puppies or kittens.  Routine examinations, grooming, bathing, dematting,  micro-chipping, vaccinations, treating fleas, spaying or castration.  Cosmetic surgery or any procedures <b>you</b> choose to have carried out which are not related to an injury or illness.  Any claim for any form of housing or bedding needed for the <b>treatment</b> or general wellbeing of any <b>pet</b>.  Hospitalisation unless the <b>vet</b> confirms that hospitalisation is necessary.  Supplements and probiotics which can be purchased over the counter or internet without prescription. These medications are sometimes referred to as nutraceuticals and include joint, organ, vitamin and mineral supplements.  House calls unless the <b>vet</b> confirms that to move <b>your pet</b> would seriously endanger its health.  Unlicensed <b>treatment</b>.</p>

What is covered (continued)	What is not covered (continued)
	<p>Sex hormonal problems unless directly resulting from a valid claim.</p> <p>The cost of pheromone products.</p> <p>Ovariohysterectomy to prevent mammary tumours or the reoccurrence of false pregnancies.</p> <p>Cryptorchidism (retained testicle(s)).</p> <p>Removal of deciduous teeth if <b>your pet</b> is over the age of 4 months when <b>your</b> policy started.</p> <p>Removal of dew claws unless they are damaged or infected.</p> <p>The cost of transplant surgery, including pre and post-operative care.</p> <p>Costs charged by a <b>vet</b> to fill or provide a prescription.</p> <p>The cost of prosthesis, including any <b>veterinary treatment</b> needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s).</p> <p>Stem-cell or gene therapy.</p> <p>Any claim as a result of a notifiable disease, e.g. rabies (full details are listed on page 28).</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p> <p><b>Treatment</b> costs incurred after the <b>period of insurance</b> has expired.</p>
The following cover is included within <b>veterinary</b> fees:	
<b>Putting your pet to sleep</b>	
<p><b>We</b> will pay for the cost of putting <b>your pet</b> to sleep.</p> <p>The most <b>we</b> will pay is up to £100 for each <b>pet</b>. <b>You</b> do not have to pay towards this part of a claim.</p>	<p>Putting <b>your pet</b> to sleep unless it was necessary for humane reasons to stop incurable suffering.</p>
<b>Dental treatment cover</b>	
<p><b>We</b> will pay for <b>treatment</b> required as a result of an injury.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	<p>Any dental <b>treatment</b> which is not related to an injury.</p>
<b>Behavioural treatment cover</b>	
<p><b>We</b> will pay for <b>treatment</b> carried out by a specialist under the direction of a <b>vet</b>.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	
<b>Treatment food cover</b>	
<p><b>We</b> will pay for food recommended by <b>your vet</b> in order to treat a <b>condition</b>.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	<p>Obesity and oral hygiene diets unless recommended by a <b>vet</b> and <b>we</b> agree to pay for these.</p>
<b>Complementary treatment cover</b>	
<p><b>We</b> will pay for acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out by a <b>vet</b> or on the recommendation of a <b>vet</b>.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each period of insurance is shown on the cover level detail on page 9.</p>	<p>Herbal medicine not prescribed by a <b>vet</b>.</p>

### Third party liability cover (dogs only)

What is covered	What is not covered
<p>Damages and legal costs to others which <b>you</b> become legally liable to pay if <b>your</b> dog causes: accidental death or injury to a person; or accidental loss or damage to their property.</p> <p>If someone who is not a member of <b>your family</b> is looking after <b>your</b> dog when the injury or damage happens, <b>we</b> will still pay as long as <b>you</b>: asked them to look after <b>your</b> dog; did not agree to pay them to look after <b>your</b> dog; and the death, injury, loss or damage was not to them or their property.</p> <p>The most <b>we</b> will pay for any claim or series of claims arising from any one event during the <b>period of insurance</b> is shown on the cover level detail on page 9 plus defence costs agreed by <b>us</b> in writing.</p>	<p>The excess for each claim.</p> <p>Anything owned by or the legal responsibility of <b>your family</b>, <b>your</b> domestic employees who normally live with <b>you</b> or anyone looking after <b>your</b> dog with <b>your</b> permission.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> <li>any employment, trade, profession or business of any of <b>your family</b> or anyone looking after <b>your</b> dog with <b>your</b> permission;</li> <li>the use of <b>your</b> dog for trade, profession or business;</li> <li>death, injury, loss or damage to any of <b>your family</b>, <b>your</b> domestic employees who normally live with <b>you</b>, anyone employed under contract of service by <b>you</b> or anyone looking after <b>your</b> dog with <b>your</b> permission.</li> </ul> <p>Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy unless all the cover under that policy has been used up.</p> <p>Fines, penalties or breach of quarantine restrictions or import or export regulations.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>

### Death from illness

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it dies from illness, disease, changes in its normal healthy state, bodily functions or behaviour;</p> <p>or</p> <p>is put to sleep by a <b>vet</b> as a result of illness, disease, change in <b>your pet's</b> normal healthy state, its bodily functions or behaviour.</p> <p><b>We</b> will also pay up to £100 for the cost of cremation if <b>your pet</b> dies or is put to sleep by a <b>vet</b> as a result of the illness.</p> <p><b>You</b> do not have to pay an excess on a cremation claim.</p>	<p><b>We</b> will not pay for any illness or disease or any changes in <b>your pet's</b> normal healthy state, its bodily functions or behaviour arising within the first 14 days of the first <b>period of insurance</b> of <b>your</b> policy.</p> <p>Having <b>your pet</b> put to sleep unless it is necessary for humane reasons to stop incurable suffering.</p> <p>Elective procedures.</p> <p>Any claim for any <b>pets</b> aged 9 years and above.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for any one claim is the purchase/donation price shown on <b>your</b> Schedule for each <b>pet</b> for each <b>period of insurance</b> as shown on the cover level detail on page 9.</p>	

Death from accident

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it dies as a result of a sudden and unexpected event or is put to sleep by a <b>vet</b> as a result of the event.</p> <p><b>We</b> will also pay up to £100 for the cost of cremation if <b>your pet</b> dies or is put to sleep by a <b>vet</b> as a result of the injury.</p> <p><b>You</b> do not have to pay an excess on a cremation claim.</p>	<p>Death as a result of a sudden and unexpected event arising within the first 48 hours of the first <b>period of insurance</b> of <b>your policy</b>.</p> <p>Elective procedures.</p> <p>Having <b>your pet</b> put to sleep unless it is necessary for humane reasons to stop incurable suffering.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for any one claim is the purchase/donation price shown on <b>your</b> schedule for each <b>pet</b> for each <b>period of insurance</b> as shown on the cover level detail on page 9.</p>	

Expenses for referral to another vet

What is covered	What is not covered
<p><b>We</b> will pay the cost of travel between <b>your</b> home and another <b>veterinary</b> practice, plus any accommodation expenses that <b>you</b> have to pay if <b>your pet</b> is ill or injured and <b>your</b> usual <b>vet</b> recommends that another <b>vet</b> treats <b>your pet</b>.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	<p>Any expenses to travel to or from <b>your</b> usual <b>veterinary</b> practice.</p> <p>Any expenses to travel to or from or in between any branch of a group of <b>veterinary</b> practices that <b>your</b> usual <b>veterinary</b> practice belongs to unless a branch or practice provides specific specialist <b>treatment</b>.</p> <p>Any <b>treatment</b> that is not covered under the <b>veterinary fees</b> part of this policy.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>

### Boarding kennel and cattery fees

What is covered	What is not covered
<p><b>We</b> will pay the cost of boarding <b>your pet</b> in a licensed kennel or cattery in the event that <b>you</b> or a member of <b>your family</b> is hospitalised for a period longer than 4 consecutive days and no other member of <b>your family</b> is able to look after <b>your pet</b>.</p>	<p>Hospitalisation that:</p> <ul style="list-style-type: none"> <li>• is not as a result of medical advice;</li> <li>• <b>you</b> were aware of, or as a result of medical circumstances that were known to <b>you</b> in any form, before this policy started.</li> </ul> <p>Hospitalisation for:</p> <ul style="list-style-type: none"> <li>• convalescent or nursing home care;</li> <li>• treatment that is not related to a bodily injury, illness or disease;</li> <li>• treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.</li> </ul> <p>If <b>you</b> make a claim for a <b>pet</b> under boarding kennel and cattery fees <b>you</b> cannot also make a claim for the same <b>pet</b> at the same time under daily minding.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay <b>you</b> is up to £100 per week for each <b>pet</b> for each <b>period of insurance</b> up to the maximum shown on the cover level detail on page 9.</p>	

### Daily minding

What is covered	What is not covered
<p><b>We</b> will pay the cost of paying someone to look after <b>your pet</b> in the event that <b>you</b> or a member of <b>your family</b> is hospitalised for a period longer than 4 consecutive days and no other member of <b>your family</b> is able to look after <b>your pet</b>.</p>	<p>Any payments to the person caring for <b>your pet</b> that <b>we</b> have not agreed.</p> <p>Payment to anyone who is a member of <b>your family</b>.</p> <p>Hospitalisation that:</p> <ul style="list-style-type: none"> <li>• is not as a result of medical advice;</li> <li>• <b>you</b> were aware of, or as a result of medical circumstances that were known to <b>you</b> in any form, before this policy started.</li> </ul> <p>Hospitalisation for:</p> <ul style="list-style-type: none"> <li>• convalescent or nursing home care;</li> <li>• treatment that is not related to a bodily injury, illness or disease;</li> <li>• treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.</li> </ul> <p>If <b>you</b> make a claim for a <b>pet</b> under daily minding, <b>you</b> cannot also make a claim for the same <b>pet</b> at the same time under boarding kennel and cattery fees.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay <b>you</b> is up to £100 per week for each <b>pet</b> for each <b>period of insurance</b> up to the maximum shown on the cover level detail on page 9.</p>	

**Accidental damage**

What is covered	What is not covered
<p><b>We</b> will pay if, while visiting someone else's property <b>your pet</b> causes accidental damage to personal property.</p> <p><b>You</b> do not have to be legally liable for the damage to make a claim under this cover.</p>	<p>Damage to personal property owned by or in the control of <b>you, your</b> family, employee or guest.</p> <p>Damage to any personal property belonging to any person entrusted with the care, control and custody of <b>your pet</b>.</p> <p>Any damage occurring when <b>your pet</b> is left in a home where no person aged 18 or over is present.</p> <p>Damage to any motor vehicle or its contents.</p> <p>Damage caused by <b>your pet</b> fouling, vomiting or urinating on/in any items.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	

**Advertising and offering a reward**

What is covered	What is not covered
<p><b>We</b> will pay for the cost of advertising locally and for offering a suitable reward for the recovery of <b>your pet</b> if it is lost or stolen.</p>	<p>Any reward:</p> <ul style="list-style-type: none"> <li>given to any person who lives with <b>you</b>;</li> <li>paid to anyone who was looking after <b>your pet</b> when it was lost or stolen;</li> <li>not supported by a signed receipt which shows the full name and address of the person who finds <b>your pet</b>;</li> <li>that <b>we</b> have not agreed to before <b>you</b> advertised it.</li> </ul> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for advertising costs for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p> <p><b>We</b> will also include up to £100 towards the cost of materials <b>you</b> need to make homemade posters and advertising material.</p> <p>Some local authorities do not allow posters to be put up on lamp posts or trees for example. You might want to check what is allowed in your area before any posters are put up.</p> <p>The most <b>we</b> will pay for a reward for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 9.</p>	

### Lost or stolen pets

What is covered	What is not covered
<p><b>We</b> will pay the purchase/donation price of <b>your pet</b> if it is permanently lost or stolen, ('permanently' means lost or stolen for 90 days) and is not recovered despite the use of the Advertising and offering a reward cover.</p>	<p>Any claim made after 121 days from the date <b>your pet</b> was lost or stolen. Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for any one claim is the purchase/donation price shown on <b>your</b> Schedule for each <b>pet</b> for each <b>period of insurance</b> as shown on the cover level detail on page 9.</p>	

## How to make a claim

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**We** will provide a fast and efficient claims service. You can download a claim form from [www.johnlewis.com/insurance/petclaims](http://www.johnlewis.com/insurance/petclaims) or call us on the claims helpline on 0330 102 2756 or contact us by e-mail on [claims@johnlewis-petinsurance](mailto:claims@johnlewis-petinsurance); Always quote the policy number printed on **your** policy schedule every time **you** contact us.

**We** do not cover the cost of completing claim forms, obtaining receipts, invoices or reports required as part of the claim.

Please make sure you have read the policy conditions, policy exclusions and claim conditions shown on pages 26-30.

### Veterinary fees

**You** will need to send us **your** claim form within 90 days of the first treatment for each new condition. 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. 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**.

If a **condition** or **treatment** for **your pet** is outside of your usual **vet's** area of expertise, **your vet** will direct **you** to a different **veterinary** centre, hospital or practice which may be part of **our** preferred referral **vet** network. **You** can find details of the  **vets** in **our** network at [www.johnlewis.com/insurance/petclaims](http://www.johnlewis.com/insurance/petclaims). If **you** need help or advice about which vet to visit, please contact the John Lewis **Vet** Referral Helpline on 0330 100 6483. 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** can visit any **vet**.

**You** must 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.

**We** will need **you** 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** continues to need 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.

**We** do not pay **vet** invoices that are 12 months older than the last date of treatment.

**We** can arrange to pay most  **vets** directly. Please ask **your vet** if they are happy to do this, and if we are able to, **we** will take care of the rest.

**We** do not pay the excess, as that is the part of the claim **you** must pay. **Your** policy Schedule will tell **you** what this amount is.

If there is any amount other than the excess that **we** cannot pay because the costs are not covered by **your** policy, we will tell you. **You** must settle with **your vet**, any amount not covered by the policy.

**We** do not pay the cost charged by a **vet** to fill or provide a prescription.

**We** may ask your **vet** to provide an opinion on whether conditions are connected, and the date changes in **your pet's** health or behaviour started.

### Third party liability

Please don't take any action other than to let **us** know as soon as **you** become aware of any possible claim.

**We** will let **you** know what **you** should do with any letter, claim, writ or summons you receive.

### Death from illness or death from accident

**We** will need **you** to provide a **veterinary** certificate stating the date and cause of death. If **your pet** was put to sleep, we will need a **veterinary** certificate stating that this was necessary for humane reasons to stop incurable suffering.

**We** will also need a pedigree certificate if **you** have one and receipt for the original purchase/donation price paid for **your pet**.

If **you** have no purchase receipt showing the purchase/donation price, **we** will pay the replacement cost of a similar **pet** based on its age, breed and sex at the time **you** became the owner of **your pet** up to the limit shown on page 9.

### Expenses for referral to another vet

**We** will need **you** to give **us** all receipts or bills for travel and accommodation expenses **you** have had to pay.

### Boarding kennel and cattery fees and daily minding

**We** will need **you** to provide receipts detailing dates, daily costs of boarding and expenses **you** have paid.

For daily minding, **we** will need **you** to provide written confirmation that the person caring for **your pet** has been paid the amount agreed by **us**.

**You** must also provide confirmation of the period **you** or **your family** members were in hospital. **We** will need a medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of the hospital admission and later discharge from hospital.

### Accidental damage

A claim form will be sent to **you**, and this should be completed detailing the exact circumstances of the claim including photos and a description of the damaged items, the original purchase price and the cost of replacing or repairing the item(s).

No damaged items should be disposed of without **our** written agreement, as **we** may need to look at the items.

### Advertising and offering a reward and lost or stolen pets

**You** must also report the loss of **your pet** to **your** local rescue centres and **veterinary** practices and provide confirmation that **you** have made these enquiries to **our** claims department.

**You** must report the loss of **your** dog to the police and, if **you** have one, the dog warden within 24 hours of discovery and provide their reference number to **our** claims department.

**We** will ask for confirmation that **you** have done this.

**You** must not pay the finder any reward yourself; any reward amount must be agreed with **us** before the amount is advertised. Please provide **us** with the finder's details to allow payment to be made directly to them.

**We** will require receipts for all advertisements placed and materials **you** wish to claim for along with details of the amount of reward that **you** advertised.

**We** will also need a pedigree certificate if **you** have one and receipt for the original purchase/donation price paid for **your pet**.

Lost or stolen pets – if there is no recovery of **your pet** after 90 days, **you** will then need to complete a claim form and provide the information detailed above.

If **you** have no purchase receipt showing the purchase/donation price, **we** will pay the replacement cost of a similar **pet** based on its age, breed and sex at the time **you** became the owner of **your** pet up to the limit shown on page 9.

In the happy event that **your pet** is found or returns after **we** have paid **your** claim, **you** must refund to **us** the full amount **we** paid **you**.

## Travel cover

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As a resident of the United Kingdom, **you** are able should **you** wish, under the United Kingdom Government Pet Travel Scheme, known as PETS to 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.

To help **you** comply and for guidance, **we** have included some information on the scheme (details can change, so **you** will need to check when **you** intend to travel) and the phone number for DEFRA is shown on page 6.

### DEFRA requirements for travelling abroad with pets to EU countries:

**Your pet** must:

- be micro chipped with a microchip of the following standard:
  - ISO Standard 11784 or Annex A to ISO Standard 11785;
- be vaccinated against rabies (there is a 21 day waiting period before travel is permitted);
- have pet travel documentation – otherwise known as the EU Pet Passport;
- have tapeworm **treatment** (dogs only) administered by a **vet** not less than 24 hours and not more than 120 hours before entering the UK;
- travel with an approved transport company (carrier) on an authorised route.

**We** have provided insurance cover for the various aspects of PETS, plus other cover that will be useful for **your** trip.

This cover only includes travel to the European Union (EU); if **you** wish to travel with **your pet** to countries outside of the EU, please contact **us** using the details on page 6.

Travel cover includes	Travel cover does not include
Three trips in any <b>period of insurance</b> . No trip can last longer than 60 days. Each trip must start and end in the United Kingdom.	Non-compliance with the PETS Travel Scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA. More than 3 trips in any <b>period of insurance</b> . Any trip which lasts more than 60 days.

## Travel cover

### Veterinary fees (vets fees) cover in the EU

What is covered	What is not covered
<p>Vets fees in the EU. <b>Your UK vet fees</b> cover is extended, and <b>you</b> can use it to pay for <b>vet fees</b> while <b>you</b> and <b>your pet</b> are in the EU.</p> <p>This extension does not increase the limit we provide for <b>your UK vets fees</b>.</p> <p>The same one overall limit for <b>vet fees</b> applies for claims that occur in both the UK and EU.</p>	<p>Anything that is not covered under <b>your vet fees</b> in the UK section of cover.</p>

### Repeat tapeworm treatment

What is covered	What is not covered
<p><b>We</b> will pay for the cost of repeat tapeworm <b>treatment</b> if <b>your</b> departure home is delayed by your carrier.</p> <p><b>Your</b> carrier must be a transport company approved by the United Kingdom Government to carry animals in accordance with the Pet Travel Scheme (PETS).</p>	<p>The cost of:</p> <ul style="list-style-type: none"><li>• obtaining the initial worming <b>treatment</b>;</li><li>• fees incurred if the initial and repeat worming <b>treatment</b> was not performed in the time-scale required by PETS.</li></ul> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for each trip for each <b>pet</b> is shown on the cover level detail on page 9.</p>	
<p><b>We</b> will also pay additional costs <b>you</b> have to pay for extra accommodation, the cost of returning home and other expenses if <b>your</b> departure home is delayed by <b>your</b> carrier as a direct result of the need for repeat worming <b>treatment</b>.</p>	<p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for each trip for each <b>pet</b> is shown on the cover level detail on page 9.</p>	

### Loss of healthcare certificate

What is covered	What is not covered
<p><b>We</b> will pay the cost of replacing <b>your pet's</b> health certificate; this is the official Pet Travel Scheme certificate issued by a <b>vet</b> authorised by the United Kingdom Government should the original certificate be lost, stolen or destroyed during a trip;</p> <p>or</p> <p>a microchip fail, meaning a new certificate is required.</p>	<p>Any health certificate that is lost, stolen or destroyed:</p> <ul style="list-style-type: none"><li>• prior to departure;</li><li>• not reported to the issuing <b>vet</b> within 24 hours of discovering the loss.</li></ul> <p>Claims for microchip failure if the microchip was:</p> <ul style="list-style-type: none"><li>• not fitted;</li><li>• not tested and it was established that the microchip was not functioning prior to departure.</li></ul> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for each trip for each <b>pet</b> is shown on the cover level detail on page 9.</p>	

Loss of healthcare certificate (continued)

What is covered	What is not covered
<p><b>We</b> will also pay additional costs <b>you</b> have to pay for extra accommodation, the cost of returning home and other expenses if <b>you</b> miss <b>your</b> departure home as a direct result of the healthcare certificate being lost, stolen or destroyed while <b>you</b> are on a trip.</p>	<p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay for each trip for each <b>pet</b> is shown on the cover level detail on page 9.</p>	

Quarantine costs

What is covered	What is not covered
<p><b>We</b> will pay the cost of quarantine kennelling costs <b>you</b> have to pay if <b>your pet</b> is unable to travel due to illness despite <b>you</b> complying with the relevant PETS regulations.</p>	<p>Any costs incurred where it can be established that <b>your pet</b> was suffering from a <b>condition</b> prior to departure. Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>As part of PETS <b>you</b> need to have <b>your pet</b> microchipped before <b>you</b> can travel.  <b>We</b> will pay the cost of quarantine kennelling costs <b>you</b> have to pay if <b>your pet</b> is unable to travel due to failure of the microchip.</p>	<p>Claims for microchip failure if the microchip was:</p> <ul style="list-style-type: none"> <li>• not fitted;</li> <li>• not tested and it was established that the microchip was not functioning prior to departure.</li> </ul> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay in total for each trip for each <b>pet</b> is shown on the cover level detail on page 9.</p>	

Emergency expenses abroad

What is covered	What is not covered
<p><b>Delayed return home – due to emergency vets' treatment</b>  <b>We</b> will pay additional costs <b>you</b> have to pay for extra accommodation, the cost of returning home and other expenses while <b>you</b> are away on a trip in the EU if <b>your</b> scheduled return date home is delayed due to <b>your pet</b> needing emergency <b>veterinary treatment</b>.</p>	<p>Bringing <b>your pet</b> home if it should die while <b>you</b> are on a trip.                      Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p><b>Delayed return home – because your pet is missing</b>  <b>We</b> will also pay additional costs and expenses <b>you</b> have to pay for travel, accommodation and other expenses while <b>you</b> are away on a trip in the EU and <b>your pet</b> becomes lost before <b>your</b> scheduled return date.</p>	<p>Bringing <b>your pet</b> home if it should die while <b>you</b> are on a trip.                      Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.</p>
<p>The most <b>we</b> will pay each trip is shown on the cover level detail on page 9.</p>	

## Travel cover

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### Cancelling a trip

What is covered	What is not covered
The cost of travel and accommodation expenses if <b>you</b> have to cancel a trip to the EU because, before <b>you</b> and <b>your family</b> leave, <b>your pet</b> : has gone missing or requires life-saving <b>treatment</b> in the 7 days before you leave.	The excess (this is the first part of a claim that <b>you</b> have to pay for each trip). Costs that <b>you</b> can recover elsewhere. Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.
The most <b>we</b> will pay in total in any period of insurance for trips that are cancelled or cut short is shown on the cover level detail on page 9.	

### Cutting a trip short

What is covered	What is not covered
The cost of travel and accommodation expenses if <b>you</b> have to cut short a trip in the EU because while <b>you</b> and <b>your family</b> are away, your pet has gone missing from home or requires life-saving <b>treatment</b> .	The excess (this is the first part of a claim that <b>you</b> have to pay for each trip). Costs that you can recover elsewhere. Anything detailed in the policy conditions or policy exclusions shown on pages 26-29.
The most <b>we</b> will pay in total in any <b>period of insurance</b> for trips that are cancelled or cut short is shown on the cover level detail on page 9.	

### How to make a claim

If **you** incur costs while temporarily travelling on a trip in the EU, **you** will need to make payment yourself first.

To help **us** to settle **your** claim quickly, please tell **us** about any possible claim by calling the claims helpline on 0330 102 2756, or contact us by e-mail on [claims@johnlewis-petinsurance.com](mailto:claims@johnlewis-petinsurance.com) within 31 days or as soon as **you** can.

**You** will be sent a claim form to complete and return to **us** with all the paid receipts, confirmation of expenditure and required reports.

Settlement will then be made to **you** in sterling at the current rate of exchange.

### How to make a claim (continued)

#### For repeat worming treatment

We will need confirmation that:

- the initial worming **treatment** was completed and carried out in the time-scale required by the Pet Travel Scheme;
- the repeat worming **treatment** was necessary in order to comply with the Pet Travel Scheme.

Plus written confirmation from **your** carrier (or their handling agents) of the delay.

Any claims that are not supported by all relevant receipts and confirmation of expenditure including documentary evidence that the initial worming **treatment** was administered.

#### Loss of healthcare certificate

We will need receipts and proof of purchase for the replacement healthcare certificate.

#### Quarantine costs

We will need confirmation that **your** pet was microchipped prior to **your** journey with a microchip of the type required by PETS.

Plus receipts or proof of purchase or bills for any quarantine kennelling or other costs claimed for.

#### Emergency expenses abroad

We will need receipts or proof of purchase or bills for all costs and expenses claimed for.

#### Cancelling a trip

We will need cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **your** holiday, confirmation that payment had been made, the date **you** decided to cancel and details of any expenses that **you** cannot recover.

#### Cutting a trip short

We will need invoices from **your** travel agent, tour operator or other holiday sales organisation. The invoices must show the dates and total cost of **your** holiday, confirmation that payment had been made, the date **you** decided to cut short **your** trip and details of any expenses that **you** cannot recover.

We do not cover the cost of any obtaining any receipts, proof of purchase, reports or other documentation required as part of any claim.

## Policy conditions

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These are the conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

### Conditions applicable to the whole policy

#### 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**.

#### Changes in your circumstances

**You** must tell us immediately of any changes in **your** circumstances that may affect **your pet** insurance and the cover provided; agree that **your** current or previous **vet** may release information or records regarding any **pet** insured to **us**.

#### Vaccinations and care

**You** must have **your** dog vaccinated against distemper, hepatitis, leptospirosis and parvovirus; have **your** cat vaccinated against infectious enteritis, cat flu and feline leukaemia.

If **your pet** is not vaccinated, **we** will not pay any claims that result from any of the above illnesses. 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 obese or underweight can bring. If **you** need help or advice contact vefone on 0800 316 7119 or ask **your vet**.

**You** must also provide proper care and attention to **your pet** at all times and take all reasonable precautions to prevent accidents, injury or damage.

#### Transferring your interest in the policy

**You** cannot transfer **your** interest in this policy to anyone else without **our** written permission.

#### Renewal terms

At the end of each **period of insurance**, **your** excess, policy benefits, and terms and conditions can alter as **your pet** gets older and to allow for future increases in **treatment** costs.

#### Government financial sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

### Cancelling the policy

#### Your right to cancel the policy within the statutory period

If having examined **your** policy documentation **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive the policy documentation.

**We** will refund any premiums already paid, except when **you** have already made a claim under **your** policy.

#### Your right to cancel the policy outside the statutory period

**You** may cancel this policy at any time.

### Monthly payment

If **you** pay by monthly instalments and **you** cancel this insurance because **your pet** has died, has been stolen or strays and **you** make a claim for this, **we** will not deduct outstanding instalments for the remainder of the current **period of insurance** from any claim payment.

If **you** pay by monthly instalments and **you** cancel this insurance for any other reason other than those stated above and **you** make a claim, **we** will deduct outstanding instalments for the remainder of the current **period of insurance** from any claim payment.

### Annual payment

If **you** pay the full annual premium and **you** cancel this insurance and **you** have not made a claim **we** will refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

If **you** pay the full annual premium and **you** cancel this insurance because **your pet** has died, has been stolen or strays, and **you** make a claim for this, **we** will refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

If **you** pay the full annual premium and **you** cancel this insurance for any other reason other than those stated above and **you** have made a claim, **we** will not refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

### Cancelling the monthly premium payments

**Your** policy has a normal **period of insurance** of 12 months and **your** legal contract with **us** is for this period.

**You** may have asked and **we** may have agreed for **your** annual premium to be paid on a monthly basis by Instalments.

**We** reserve the right to cancel the policy in the event that there is a default in instalment payments due.

If **you** no longer wish to pay for **your** policy monthly but do not wish to cancel **your** cover, **we** can tell you how much **you** will have to pay for the rest of the **period of insurance**. 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.

If **you** need to cancel **your** policy for any of the reasons given above, please contact **us** on 0330 102 2745.

### Our right to cancel

**We** can cancel this policy by giving **you** at least 14 days' notice at **your** last known address.

**We** will only do so for the reasons outlined below, but not before, where possible, making contact with **you** first to seek an opportunity to agree a solution.

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

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

## Policy exclusions

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**We** will not pay claims:

for malicious or wilful injury or gross negligence to **your pet** which is caused by **you** or members of **your family**;

for medication that is not prescribed by a **vet** or purchased using a prescription a **vet** provides;

for **pets** which are not dogs or cats;

when **your** premium has not been paid.

### Age and ownership

**We** will not pay claims for any **pet**:

not named on the Schedule;

which is less than 8 weeks of age at the policy cover start date;

which no longer belongs to **you**;

where **you** and any joint policyholder are not the sole owner(s).

### Notifiable diseases

**We** will not pay claims for any pet which suffers from a notifiable disease as named in the Animal Health Act 1981. These are rabies, foot-and-mouth disease, swine vesicular disease, peste des petits ruminants, lumpy skin disease, bluetongue, African horse sickness, classical swine fever, Newcastle disease, vesicular stomatitis, rinderpest, contagious bovine pleuropneumonia, rift valley fever, sheep pox and goat pox, African swine fever and highly pathogenic avian influenza.

**We** will not pay:

- the cost and compensation for euthanasia of **your pet** under a court order of the Contagious Diseases Act or following its destruction for the protection of livestock;
- for intentional slaughter, by order from any government, local authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.

### The use of your pet

**We** will not pay claims for any **pet** used for commercial breeding ('commercial breeding' means used for breeding more than 2 times in the **pet's** lifetime) monetary gain, commercial guard or security purposes, or for any form of racing, or any **pet** trained to attack.

### Dangerous dogs

**We** will not pay claims for any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

### Existing conditions

**We** will not pay any claims for anything that is caused by, relates to or results from an illness, disease or injury or any changes in **your pet's** normal healthy state, its bodily functions or behaviour which **your pet** had before this policy started.

### Territorial limits

**We** will not pay for claims outside the territorial limits of the United Kingdom and Northern Ireland and the EU of the PETS Travel Scheme.

## Policy exclusions

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### **Infringement of United Kingdom animal health and importation legislation**

**We** will not pay 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.

### **Fines and penalties**

**We** will not pay 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.

### **War risks**

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

# Claims conditions

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These are the claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

### Examination by a vet

**You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows signs of illness, disease or injury or any change in its normal healthy state, bodily functions or behaviour.

### Referral vet network

If a **condition** or **treatment** for **your pet** is outside of **your** usual **vet's** area of expertise, **your vet** will direct **you** to a different **veterinary** centre/hospital/practice which may be part of our preferred referral **vet** network. **You** can find details of the  **vets** in our network at [www.johnlewis.com/insurance/petclaims](http://www.johnlewis.com/insurance/petclaims). If **you** need help or advice about which **vet** to visit, please contact the John Lewis **Vet** Referral Helpline on 0330 100 6483. 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** can visit any **vet**.

### Claim negotiation

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission.

### Late Submission

We do not pay vet invoices that are 12 months older than the last date of treatment.

### Transferring rights

**We** have the 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.

### Other insurance

If you claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of the claim.

# Complaints procedure

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### Our commitment to customer service

At John Lewis 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.

### Step 1

If your complaint relates to your policy then please contact the Customer Services team on 0330 102 2745. If your complaint relates to a claim then please call the Claims team on 0330 102 2756.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

### Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post: John Lewis Insurance  
Customer Relations Team  
P O Box 255  
Wymondham  
NR18 8DP  
Email: [www.johnlewis-insurance.com/contactus](http://www.johnlewis-insurance.com/contactus)

### Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint, we will issue our final decision in writing within 8 weeks of the date we received your complaint.

### **If you are still not happy**

If you are still unhappy after our review, or you have not received a written offer of resolution 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 9S

Telephone: 0800 0234567 (for landline users)  
0300 1239123 (for mobile users)

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 six months from the date of our final response to refer your complaints 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.

### **Thank you for your feedback**

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

## How RSA use your information

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Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

### Who we are

John Lewis plc is an appointed representative of Royal & Sun Alliance Insurance plc. This policy is underwritten, administered and arranged by Royal & Sun Alliance Insurance plc (RSA). You are giving your information to John Lewis plc and RSA which is a member of the RSA Group of companies. In this information statement 'we', 'us' and 'our' refers to RSA, the RSA Group of companies and John Lewis plc unless otherwise stated.

### How your information will be used and who we share it with

Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier, e.g. internet protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the RSA Group of companies and John Lewis plc to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the RSA Group of companies and John Lewis plc except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- where we may transfer rights and obligations under this agreement; or
- where John Lewis plc invites you to renew your pet insurance with another insurer.

We may transfer your information to other countries on the basis that anyone we pass it to provides an Adequate level of protection. In such cases, the RSA Group of companies and John Lewis plc will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

John Lewis plc would like to keep you informed by telephone, post, text, or email of selected products and services from them and their carefully chosen suppliers. If you would prefer not to receive this information from John Lewis plc and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

### **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related or other facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### **How to contact us**

On payment of a small fee, you are entitled to receive a copy of the information we hold about you.

If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer  
Customer Relations Office  
RSA  
Bowling Mill  
Dean Clough Industrial Estate  
Halifax  
HX3 5WA.

## Index

In alphabetical order

Index in alphabetical order		
Subject	Where to find in the policy	Page number(s)
Accidental damage	Accidental damage	16
Advertising and offering a reward	Advertising and offering a reward	16
Behavioural treatment	Vet fees	12
Cancelling your policy	Policy conditions	27
Cattery fees	Boarding kennel and cattery fees	15
Claim conditions	Claim conditions	30
Complaints procedure	Complaints procedure	31-32
Contact numbers	How to contact us	6
Counselling helpline	How to contact us	6
Daily minding	Daily minding	15
Death from accident	Death from accident	14
Death from illness	Death from illness	13
Dental treatment	Vet fees	12
Emergency expenses abroad	Emergency expenses abroad	23
Finding a vet when you are away from home	How to contact us, vetfone helpline	6
Food	Treatment food – Vet fees	12
Healthcare certificate replacement	Travel	22
Helplines	How to contact us	6
How RSA use your information	How RSA use your information	33-34
Kennel fees	Boarding kennel and cattery fees	15
Legal help for situations involving your pet	How to contact us, legal advice helpline and Third party liability	6, 13
Liability cover	How to contact us, legal advice helpline and Third party liability	6, 13
Lost pets	Lost or stolen pets	17
PETS scheme	How to contact us, PETS travel scheme helpline and Travel	6, 21-25
Policy conditions	Policy conditions	26-27
Policy exclusions	Policy exclusions	28-29
Putting your pet to sleep	Vets fees/death by accident/death by illness	12
Quarantine costs	Travel	23

Index in alphabetical order		
Subject	Where to find in the policy	Page number(s)
Someone to talk to if your pet is ill or dies	How to contact us, counselling helpline	6
Someone to talk to if your pet is lost or has been stolen	How to contact us, counselling helpline	6
Stolen pets	Lost or stolen pets	17
Theft of your pet	Lost or stolen pets	17
Travelling abroad	Travel	21-25
Travelling in the UK, healthcare when you are away from home	How to contact us, vetfone helpline	6
Travelling to a different vet	Expenses for referral to another vet	14
Trip cancellation	Travel	24
Trip delay in coming home	Travel	24
Trip cut short	Travel	24
Veterinary fees cover in the UK	Vet fees	11-12
Veterinary fees cover in the EU	Vet fees/Travel	21-25
Words with special meanings	Words with special meanings	10
Worming repeat treatment	Travel	22







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