

PET INSURANCE

**WELCOME  
TO YOUR  
JOHN LEWIS  
PET  
INSURANCE**



JOHN  
LEWIS  
& PARTNERS



# HOW TO CONTACT US

Life is full of the unexpected, so we want to make it as easy as possible for you to get hold of us when you need to.

Our contact numbers below are there for you to use and our friendly teams will be there to support you every step of the way.

**CLAIMS**  
**0330 102 2756**

**CUSTOMER SERVICES**  
**0330 102 2745**

**VET REFERRAL LINE**  
**0330 100 6483**

If you need help or advice about which referral vet to visit, please contact us on this helpline

# YOUR POLICY GIVES YOU ACCESS TO THE FOLLOWING HELPLINES

## **VETPHONE 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.

## **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.

## **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.

## **PET TRAVEL SCHEME TELEPHONE: 0345 933 5577 (DEFRA HELPLINE)**

Provides information on travelling with your pet and how to comply with the Pet Travel Scheme.

# LIFETIME COVER FOR A LIFETIME OF LOVE

Whether they are scampering after a ball or snoozing beside us on the sofa, our pets bring us joy every day of their lives.

So, it's good to know they have lifetime cover with our pet insurance. Unlike some policies, we don't cap the total amount you can claim or limit you to a year of treatment for a condition.

We're there for your pet, providing cover for one-off mishaps as well as ongoing conditions. As long as you renew your policy each year and there is no break in cover, you have the reassurance that you can continue to claim.



# YOUR POLICY DOCUMENT

Thank you for choosing John Lewis Pet Insurance, underwritten by Royal & Sun Alliance Insurance Ltd.

Pets are full of surprises. But your pet insurance shouldn't be. We've done our best to make it all simple to understand. We encourage you to take a little time to read through everything carefully, and make sure your policy's details are clear to you and that the policy suits your needs. Please keep your documents in a safe place.

If you have any thoughts or ideas you'd like to share with us – or any other questions, problems, complaints or suggestions – we really want to hear from you. We'd welcome your feedback now, during or after your policy. You can reach us by one of the following methods:

Email: [enquiries@service.petinsurance.johnlewisfinance.com](mailto:enquiries@service.petinsurance.johnlewisfinance.com)

Telephone: 0345 123 456

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# UNDERSTANDING AND USING THE POLICY

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 23, or 30 for a travel claim and the policy conditions and policy exclusions on pages 34-35.

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.

## YOUR PET'S PEDIGREE

We insure cats and dogs. The information you have provided for your dog is important and we'd just like you to check the information you have provided is correct.

### Pedigree

If you told us your dog is a pedigree, this means that the parents are the same breed (you don't need Kennel Club registration documents).

### Crossbreed

If you told us your dog is a crossbreed, this means that the parents are two different breeds.

### Mixed breed or mongrel

If you told us that your dog is a mixed breed or mongrel, this means that the parents were a mix of three or more breeds or were unknown.

### Pedigree designer dog

If you told us that your pet is a pedigree designer this means that parents are the same designer breed (e.g. both labradoodles, crossbreed designer dogs).

If you told us that your pet is a crossbreed designer dog, this means that parents are two different breeds (e.g. labrador and poodle).

## THE TYPE OF COVER WE PROVIDE

This policy provides lifetime cover. This means your pet is covered for ongoing as well as one off illnesses and injuries.

We pay up to your chosen vet fee limit in each period of insurance with no limit to the length of treatment, as long as your policy is renewed and there is no break in cover.

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.

Cats and dogs like humans are more prone to illness as they get older and their likelihood of needing treatment increases.

In fact our claims data shows that the cost of looking after your pet's health doubles every four to five years. That's why your renewal price increases each year and your excess may increase when your pet turns nine, even if you haven't had to make a claim.

Unfortunately, once a pet has been taken ill, in general they're more likely to get ill again. That's why, if a claim is paid, the price you will pay next year can double.

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 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.

We do not 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. A full explanation is shown on page 16.



We do not 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 do not pay for accidents within the first 48 hours of your policy first starting, or any illness or injury that develops from them.

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

The table in this policy on page 11 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 of Pet Insurance you have selected.

If you have any questions, please contact us. The telephone numbers are shown on page 2.

## 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 Ltd in the United Kingdom.

# COVER LEVELS

## VETERINARY FEES (VETS FEES)

### PET INSURANCE

#### VETERINARY FEES UP TO:

Veterinary fees treatment period	Each year
Veterinary fees	Up to £2,000, £3,000, £5,000, £7,500, £9,000 or £12,000. To see which veterinary fees limit applies to your pet(s), please see your Schedule.
Veterinary fees excess (this amount applies to each accident or illness, in each period of insurance):	Please see your Schedule for details

#### VETERINARY FEES INCLUDES THE FOLLOWING COVER

Dental care	Up to £2,000, £3,000, £5,000, £7,500, £9,000 or £12,000, whichever amount is shown on your Schedule.
Behavioural treatment	Up to £300
Treatment food	Up to £300
Complementary treatment	Up to £1,500

#### YOUR POLICY ALSO INCLUDES THE FOLLOWING COVER

Third party liability (dogs only)	Up to £2 million
Third party liability excess each claim	£250
Death from illness (up to nine years old)	Up to £1,500
Death from accident	Up to £1,500
Boarding kennel and cattery fees and daily minding	Up to £1,500
Advertising	Up to £300
Offering a reward	Up to £300
Lost or stolen pets	Up to £1,500
Travel cover:	Included

## VETERINARY FEES (VETS FEES)

### PET INSURANCE

**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
Travel includes:	
• vets fees	Up to £12,000 depending on the cover level shown on your schedule.
• loss of healthcare certificate	Up to £500
• quarantine costs	Up to £2,000
• emergency expenses abroad	Up to £500
• cancelling or cutting a trip short	Up to £3,000
• cancelling or cutting a trip short excess each trip	£75

### SAYING GOODBYE

Euthanasia/Cremation and or burial	Up to £150
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# 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.

## **ACCIDENT**

A sudden, unexpected, specific event that results in an injury to the pet.

## **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**

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

## **WE/US/OUR**

Royal & Sun Alliance Insurance Ltd.

## **YOU/YOUR**

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

## **YOUR FAMILY**

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

# YOUR COVER EXPLAINED

## VETERINARY FEES (VETS FEES)

Cover applies in the UK (England, Scotland, Wales, Northern Ireland) the Channel Islands, Isle of Man and EU countries part of the DEFRA Pet travel scheme.

### WHAT'S COVERED

**We** will pay the cost of fees charged by a **veterinary** 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 **vet**, for an illness or **accident**.

If **your** normal **vet** practice is not open, or **your** normal **vet** cannot offer an appointment for **treatment**, then **you** should phone **your** vetfone helpline on 0800 316 7119 for advice.

**Your** policy does not cover the additional cost of **treatment** outside normal surgery hours, unless **your vet** considers that **treatment** cannot wait until normal surgery hours.

The most **we** will pay is up to the **vet** fee limit shown on **your** Schedule for each **pet** for each **period of insurance** depending on the cover **you** selected.

### ...AND WHAT'S NOT

The following applies to the **veterinary** fees cover and all covers included within the **veterinary** fees cover.

The excess is detailed on **your** schedule and is the part of the claim **you** have to pay for each **accident** or illness, in each **period of insurance**.

\*If **your pet** is under 9 **you** will pay the standard £ excess amount and any voluntary % co-payment **you** have chosen.

\*When **your pet** turns 9 **you** will pay, in addition to the standard £ excess, an Age 9 co-payment of 20% which replaces any voluntary % co-payment **you** have chosen.

\***Your** co-insurance may increase when **your pet** turns 9. The excess will apply immediately for any existing or new condition.

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.

\* The cruciate ligaments are deep within the knee joint. There are two in each knee and they help keep the joint stable and make sure it only moves in a certain way.

† Discs are located between the bones of the spine. They are found along the entire length of the spine.

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).



## VETERINARY FEES (VETS FEES)

Cover applies in the UK (England, Scotland, Wales, Northern Ireland) the Channel Islands, Isle of Man and EU countries part of the DEFRA Pet travel scheme.

### WHAT'S COVERED

### ...AND WHAT'S NOT

**Accidents** within the first 48 hours of **your** policy first starting, or any illness or injury that develops from them.

Any treatments that are or relate to:

Procedures which are not to treat an illness or injury, or that are preventative, or complications as a result of these procedures; pregnancy, giving birth or rearing puppies or kittens.

Routine examinations, grooming, bathing, dematting, micro-chipping, vaccinations, worming, treating fleas, spaying or castration.

Cosmetic surgery or any procedures **you** choose to have carried out which are not related to an injury or illness.

Hospitalisation unless the **vet** 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 **vet** confirms that to move **your pet** would seriously endanger its health.

Unlicensed **treatment**.

Sex hormonal problems unless directly resulting from a valid claim.

The cost of pheromone products.

Ovariohysterectomy to prevent mammary tumours or the reoccurrence of false pregnancies.

Cryptorchidism (retained testicle(s)).

Removal of dew claws unless they are damaged or infected.

The cost of transplant surgery, including pre and post-operative care.

Costs charged by a **vet** to fill or provide a prescription.

The cost of completing claim forms, obtaining receipts, invoices or reports required as part of a claim.

The cost of prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s).

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.

Stem-cell or gene therapy.

## VETERINARY FEES (VETS FEES)

Cover applies in the UK (England, Scotland, Wales, Northern Ireland) the Channel Islands, Isle of Man and EU countries part of the DEFRA Pet travel scheme.

### WHAT'S COVERED

### ...AND WHAT'S NOT

**Vet** invoices where the last date of **treatment** was more than 12 months ago.

Any claim as a result of a notifiable disease as named in the Animal Health Act 1981, such as rabies and foot-and-mouth disease.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

**Treatment** costs incurred after the **period of insurance** has expired.

## THE FOLLOWING COVER IS INCLUDED WITHIN VETERINARY FEES:

### WHAT'S COVERED

### ...AND WHAT'S NOT

#### Dental treatment cover

If **your pet** has a physical dental check by **your vet** 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 physical check by **your vet** every 12 months, or if the work required is not done **we** will only 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 as **treatment** of an illness which is not gum disease or tooth decay.

#### Behavioural treatment cover

**We** will pay for **treatment** for a behavioural disorder carried out by a specialist or under the direction of a **vet**.

The most **we** will pay for each **pet** for each **period of insurance** is up to £300.

#### Treatment food cover

**We** will pay for food that a **vet** recommends which is developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication.

The most **we** will pay for each **pet** for each **period of insurance** is up to £300.

Obesity and oral hygiene diets unless **we** agree to pay for these.

Food prescribed for any other reason.

## THE FOLLOWING COVER IS INCLUDED WITHIN VETERINARY FEES:

WHAT'S COVERED	...AND WHAT'S NOT
<p><b>Complementary treatment cover</b>  <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 <b>period of insurance</b> is up to £1,500.</p>	<p>Herbal medicine not prescribed by a <b>vet</b>.</p>

## SAYING GOODBYE

WHAT'S COVERED	...AND WHAT'S NOT
<p><b>We</b> will pay for the cost of putting <b>your pet</b> to sleep and/or cremation if <b>your pet</b> dies or is put to sleep by a <b>vet</b> as a result of the illness. The most <b>we</b> will pay is up to £150.</p> <p><b>You</b> do not have to pay an excess on a Saying Goodbye claim.</p>	<p>Putting <b>your pet</b> to sleep unless it was necessary for humane reasons to stop incurable suffering.</p> <p><b>We</b> will not pay if <b>your pet</b> dies from an illness that <b>you</b> or <b>your vet</b> were aware of in the first 14 days of <b>your</b> policy starting or for <b>pets</b> aged nine or above.</p> <p><b>We</b> will not pay if <b>your pet</b> dies as a result of an <b>accident</b> within the first 48 hours of <b>your</b> policy first starting.</p> <p><b>We</b> will not pay if <b>your pet</b> dies from anything described as pre-existing conditions on page 16.</p> <p><b>We</b> will not pay for any elective procedures or anything detailed in the policy or policy exclusions shown on pages 34-35.</p>

## THIRD PARTY LIABILITY COVER (DOGS ONLY)

WHAT'S COVERED	...AND WHAT'S NOT
<p>Damages and legal costs to others which <b>you</b> become legally liable to pay if <b>your</b> dog causes:</p> <ul style="list-style-type: none"> <li>• death or injury to a person;</li> <li>or</li> <li>• loss or damage to their property.</li> </ul> <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>:</p> <ul style="list-style-type: none"> <li>• asked them to look after <b>your</b> dog;</li> <li>• they are not carrying out the following activities as their profession: dog minder, dog sitter, dog walker, dog groomer or dog day care provider;</li> <li>• death, injury, loss or damage was not to them or their property.</li> </ul> <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 up to £2,000,000, plus defence costs agreed by <b>us</b> in writing.</p>	<p>The excess for each claim for damage to property.</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> <ul style="list-style-type: none"> <li>• any incident that occurs while <b>your</b> dog is in the care and or control of someone who carries out the following activities as their profession: dog minder, dog sitter, dog walker, dog groomer or dog day care provider.</li> </ul>

## THIRD PARTY LIABILITY COVER (DOGS ONLY)

### WHAT'S COVERED

### ...AND WHAT'S NOT

Liability covered by any other policy unless all the cover under that policy has been used up.

Fines, penalties or breach of quarantine restrictions or import or export regulations.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## DEATH FROM ILLNESS

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay the purchase/donation price of **your pet** if it dies or is put to sleep by a **vet** as a result of an illness that is covered under this policy.

If **you** are unable to provide proof of what **you** paid, **we** will pay the cost of a similar **pet** based on the breed, sex and date of birth at the time **you** became the owner of **your pet**.

The most **we** will pay for each **pet** is up to the purchase/donation price shown on **your** policy schedule, up to a maximum of £1,500.

**We** will not pay if **your pet** dies from an illness that **you** or **your vet** were aware of in the first 14 days of **your** policy first starting.

Any claim for any **pets** aged nine years and above.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## DEATH FROM ACCIDENT

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay the purchase/donation price of **your pet** if it dies or is put to sleep by a **vet** as a result of an **accident**.

If **you** are unable to provide proof of what **you** paid, **we** will pay the cost of a similar **pet** based on the breed, sex and date of birth at the time **you** became the owner of **your pet**.

The most **we** will pay for each **pet** is up to the purchase/donation price shown on **your** policy schedule, up to a maximum of £1,500.

Death as a result of an **accident** within the first 48 hours of **your** policy first starting.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## BOARDING KENNEL, CATTERY FEES AND DAILY MINDING

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay the cost of boarding **your pet** in a licensed kennel or cattery or the cost of paying someone to look after **your pet** in the event that **you** or a member of **your family** has to go into hospital on medical advice for a period of more than 4 days in a row and no other member of **your family** is able to look after **your pet**.

The most **we** will pay **you** is up to £100 each week for each **pet** for each **period of insurance** up to the maximum amount of £1,500.

Any stay in hospital that, **you** were aware of before the policy cover started, or any medical condition **you** knew about before the policy cover started that might require a stay in hospital. Payment to anyone that is a member of **your family**.

Any stay in hospital for:

- convalescent or nursing home care;
- **treatment** that is not related to bodily injury, illness or disease.

## BOARDING KENNEL, CATTERY FEES AND DAILY MINDING

### WHAT'S COVERED

### ...AND WHAT'S NOT

If **you** make a claim for a **pet** under daily minding, **you** cannot also make a claim for the same **pet** at the same time under boarding kennel and cattery fees. If **you** make a claim for a **pet** under kennel and cattery fees, **you** cannot make a claim for the same **pet** at the same time under daily minding. Anything detailed in the policy or policy exclusions shown on pages 34-35.

## ADVERTISING

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay for the cost of advertising locally for the recovery of **your pet** if it is lost or stolen.

The most **we** will pay for advertising costs for each **pet** for each **period of insurance** is up to £300.

**We** will also include up to £100 towards the cost of materials **you** need to make homemade posters and advertising material.

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.

## OFFERING A REWARD

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay for the cost of offering a reward for the recovery of **your pet** if it is lost or stolen.

The most **we** will pay for a reward for each **pet** for each **period of insurance** is up to £300.

Any reward:

- given to any person who lives with **you**;
- paid to anyone who was looking after **your pet** when it was lost or stolen;
- not supported by a signed receipt which shows the full name and address of the person who finds **your pet**;
- that **we** have not agreed to before **you** advertised it.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## LOST OR STOLEN PETS

### WHAT'S COVERED

### ...AND WHAT'S NOT

**We** will pay the purchase/donation price of **your pet** 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.

The most **we** will pay for any one claim is the purchase/donation price shown on **your** Schedule for each **pet** for each **period of insurance** up to £1,500.

Any claim made after 121 days from the date **your pet** was lost or stolen.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

# CLAIMS

# HOW TO MAKE A CLAIM

We hope your pet stays happy and healthy, but if you ever need to make a claim, we're here to help.

We aim to provide a fast and efficient service to help you avoid any unnecessary stress from the ups and downs of being a pet owner. All you need to do is download and submit a claims form, email, or call us directly.

You can do this at  
[www.johnlewisfinance.com/petcontactus](http://www.johnlewisfinance.com/petcontactus)

Make sure you have your policy number at hand which can be found on your policy schedule, and read through our policy conditions and exclusions shown on pages 34-35. This section explains the claim process so you know what to expect.

## VETERINARY FEES

We'll need to receive **your** claim form within 90 days of the first **treatment** for each new **accident** or illness. 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**.

**Vet** invoices where the last date of **treatment** was more than 12 months ago.

If the **treatment your pet** requires 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 on **our** website. If **you** need help or advice about which **vet** to visit, please contact the 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** 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** may ask **your vet** to provide an opinion on whether **accidents** and illnesses are connected, and the date changes in **your pet's** health started.

## THIRD PARTY LIABILITY

As soon as **you** become aware of any possible claim, **you** must let **us** know. **We** will let **you** know what **you** should do with any letter, claim, writ or summons **you** receive.

In respect of Third Party Liability claims, **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.

**We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defense 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.

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.



## 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.

Please provide an original purchase receipt or donation proof, showing the price **you** paid for **your pet**. If **your pet** is Kennel Club registered please also provide a copy of the pedigree certificate.

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 purchase/donation price shown on **your** policy schedule, up to a maximum of £1,500.

## BOARDING KENNEL AND CATTERY FEES AND DAILY MINDING

**We** will need **you** to provide receipts including dates and daily costs of boarding or minding **you** have paid.

**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.

## 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. 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 purchase/donation price shown on **your** policy schedule, up to a maximum of £1,500.

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** for the purchase/donation price.

# TRAVEL COVER

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 **we** have included the phone number for DEFRA on page 3, so **you** can check with them before **you** intend to travel.

This cover only includes travel within the UK, Channel Isles, Isle of Man and countries in 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 3.

## TRAVEL COVER INCLUDES

Three trips in any **period of insurance**.  
No trip can last longer than 60 days.  
Each trip must start and end in the United Kingdom.

## TRAVEL COVER DOES NOT INCLUDE

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 **period of insurance**.  
Any trip which lasts more than 60 days.

## VETERINARY FEES (VETS FEES) COVER IN THE EU

### WHAT'S COVERED

**Vets** fees in the EU. **Your UK vet** fees cover is extended, and **you** can use it to pay for **vet** fees while **you** and **your pet** are in the EU.

This extension does not increase the limit **we** provide for **your UK vets** fees.

The same one overall limit for **vet** fees applies for claims that occur in both the UK and EU.

### ...AND WHAT'S NOT

Anything that is not covered under **your vet** fees in the UK section of cover.

## LOSS OF HEALTHCARE CERTIFICATE

### WHAT'S COVERED

**We** will pay the cost of replacing **your pet's** health certificate; this is the official Pet Travel Scheme certificate issued by a **vet** authorised by the United Kingdom Government should the original certificate be lost, stolen or destroyed during a trip;

or  
a microchip fail, meaning a new certificate is required.  
The most **we** will pay for each trip for each **pet** is up to £500.

**We** will also pay additional costs **you** have to pay for extra accommodation, the cost of returning home and other expenses if **you** miss **your** return home as a direct result of the healthcare certificate being lost, stolen or destroyed while **you** are on a trip.

The most **we** will pay for each trip for each **pet** is up to £500.

### ...AND WHAT'S NOT

Any health certificate that is lost, stolen or destroyed:

- prior to departure;
- not reported to the issuing **vet** within 24 hours of discovering the loss.

Claims for microchip failure if the microchip was:

- not fitted;
- not tested and it was established that the microchip was not functioning prior to departure.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## QUARANTINE COSTS

### WHAT'S COVERED

**We** will pay the cost of quarantine kennelling costs **you** have to pay if **your pet** is unable to travel due to illness despite **you** complying with the relevant PETS regulations.

As part of PETS **you** need to have **your pet** microchipped before **you** can travel.

**We** will pay the cost of quarantine kennelling costs **you** have to pay if **your pet** is unable to travel due to failure of the microchip.

The most **we** will pay for each trip for each **pet** is up to £2,000.

### ...AND WHAT'S NOT

Any costs incurred where it can be established that **your pet** was suffering from an **accident** or illness prior to departure.

Claims for microchip failure if the microchip was:

- not fitted;
- not tested and it was established that the microchip was not functioning prior to departure.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## EMERGENCY EXPENSES ABROAD

### WHAT'S COVERED

Delayed return home – due to emergency **vets' treatment**

**We** will pay additional costs **you** have to pay for extra accommodation, the cost of returning home and other expenses while **you** are away on a trip in the EU if **your** scheduled return date home is delayed due to **your pet** needing emergency **veterinary treatment**.

Delayed return home – because **your pet** is missing

**We** will also pay additional costs and expenses **you** have to pay for travel, accommodation and other expenses while **you** are away on a trip in the EU and **your pet** becomes lost before **your** scheduled return date.

The most **we** will pay for each trip for each **pet** is to £500.

### ...AND WHAT'S NOT

Bringing **your pet** home if it should die while **you** are on a trip.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

Bringing **your pet** home if it should die while **you** are on a trip.

Anything detailed in the policy or policy exclusions shown on pages 34-35.

## CANCELLING OR CUTTING A TRIP SHORT

### WHAT'S COVERED

The cost of travel and accommodation expenses if **you** have to cancel a trip because, before **you** and **your family** leave, **your pet**: has gone missing;  
or  
dies or has to be put to sleep by a **vet**; or requires life saving **treatment** in the 7 days before **you** leave.

The cost of travel and accommodation expenses if **you** have to cut short a trip because while **you** and **your family** are away, **your pet**; has gone missing from home;  
or  
dies or has to be put to sleep by a **vet**; or requires life-saving **treatment**.

The most **we** will pay in total in any **period of insurance** for trips that are cancelled or cut short is up to £3,000.

### ...AND WHAT'S NOT

The excess (this is the first part of a claim that **you** have to pay for each trip).  
Costs that **you** can recover elsewhere.  
Anything detailed in the policy or policy exclusions shown on pages 34-35.

## 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. **We** will not pay a claim if **you** are not able to supply supporting evidence.

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

### 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 or cutting a trip short

**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 or 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

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

### Both dogs and cats

- **your pet** is used as a business or to make money or earn an income;
- **your pet** is used for breeding (breeding, 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.

### 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 obese or underweight can bring. If **you** need help or advice contact **vetfone** on 0800 316 7119, chat with a veterinary team member via **our** online healthcheck facility or ask **your vet**. This is a service to complement **your** normal annual physical check up with **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** policy benefits, terms and conditions can alter, if they do change, **we** will always provide full details to **you** before **your** renewal date.

As **your pet** gets older it is more likely to need **treatment**, that's why **your** renewal price increases each year and **your** excess may increase when **your pet** turns nine, even if **you** haven't had to make a claim.

Unfortunately, once a **pet** has been taken ill, in general they're more likely to get ill again. That's why, if a claim is paid, the price **you** will pay next year can double.

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.

### Government financial sanctions

**We** won't provide any cover or be liable to provide any 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 no refund of premium will be made.



## 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.

## SUPPORT WITH PAYMENTS

### 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**.

### Canceling 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 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;
- nuisance or disruptive behaviour.

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 **period of insurance**.

**We** may also cancel the policy if a change in **your** circumstances (page 32) means that **you** or **your pet** no longer meet the eligibility for this policy or due to the fraud condition on page 32.

**Your** policy will also be cancelled if **you** do not pay **your** premium.

# POLICY EXCLUSIONS

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 **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**;

### Notifiable diseases

**We** will not pay claims for any **pet** which suffers from a notifiable disease as named in the Animal Health Act 1981, such as rabies and foot-and-mouth disease.

**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 slaughter, by order from any government, local authority or any person having jurisdiction in the matter, except in the case of destruction for humane reasons to stop incurable suffering.

### The use of your pet

**We** will not pay claims for **pets** used for breeding (breeding, means used for breeding more than 2 times in the **pet's** lifetime), used as a business or to make money or earn an income; Or dogs used for racing; trained to attack; used for security purposes or as a guard dog; or used for fighting.

### 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.

### Territorial limits

**We** will not pay for claims outside the territorial limits of the United Kingdom, Northern Ireland, Channel Isles, Isle of Man and the parts of the EU that are not covered by the PETS Travel Scheme.

### 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.

# COMPLAINTS PROCEDURE

## OUR COMMITMENT TO CUSTOMER SERVICE

At John Lewis 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 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 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.

## Step 2

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 response in writing within eight weeks of the date we received your complaint.

Our customer relations team's contact details are as follows:

John Lewis Finance  
Customer Relations Team  
PO Box 255  
Wymondham  
NR18 8DP

## Contact us:

[www.johnlewisfinance.com/petcontactus](http://www.johnlewisfinance.com/petcontactus)

## If you are still not happy

If you are still unhappy after our Customer Relations Team's review, or you have not received a final response within eight 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,  
London, E14 9SR

Telephone: 0800 023 4567  
(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 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 may 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 WE  
USE YOUR  
INFORMATION

Your privacy is important to us and we are committed to keeping it protected. Our privacy notice details how we collect, use, share, and protect your personal information. It can be found by going to our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>. If you would like a physical or large print copy of the full notice, please call us.

We obtain your personal information and that of any joint policy holders who are covered by your policy from you or those individuals, your insurance broker if you have one, claims handling suppliers and third parties such as Credit Reference Agencies, DVLA and Insurance related sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange and fraud prevention databases).

**We** use your personal information for a number of different purposes, for example to:

- manage your policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new products and services; and
- meet our legal and regulatory requirements.

We will always keep your personal information confidential, however it may be necessary to share your personal information with third parties where there is a valid reason to do so, for example we may need to share your information with:

- other parties involved in a claim and their representatives;
- our contractors, partners, and suppliers who assist us in the administration of your policy and/or your claim; and
- government agencies, regulators, and fraud prevention agencies to fulfill our legal and regulatory obligations.

We will retain your personal information for as long as we have a relationship with you. Once our relationship has ended (for example, your policy has expired, your application is declined or you do not go ahead with a quotation) we will only retain your personal data for as long as is necessary to satisfy any legal, accounting or reporting obligations, or as necessary to resolve disputes.

Data Protection Laws also give You various rights over Your personal information. More details of these rights can be found in Our Privacy Notice.

### **John Lewis Privacy Notice**

We will share your personal data with John Lewis Finance for the purposes of marketing and data analysis.

For more information, please refer to the John Lewis Finance Privacy Notice. It can be found at: <https://www.johnlewisfinance.com/privacy>

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