

# Pet Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

**Product:** John Lewis Pet Insurance – Essential

This document is a summary and includes details of cover and restrictions that we believe are important to our customers. Full details of your cover and restrictions will be provided in your policy documentation. To ensure that you have the correct level of cover for your needs please read the policy wording and your schedule.

### What is this type of insurance?

Pet insurance is an annual contract that helps you pay for the cost of vet treatment if your pet is ill or is injured. **This policy gives you £3,000 vet fees each year.** It provides cover, for ongoing or one off conditions, illnesses and accidents. This means treatment can continue year after year with no time limit on how long a claim can last as long as you renew your policy with us and there's no break in cover. Pets cost more to insure as they get older, as like us, with age they are sadly more likely to get ill. That's why it's important you budget for renewal prices to increase each year, how much they go up is different for everyone and depends on things like your pet's breed, their age and health. Once a pet has been ill, they are generally more likely to get ill again. That's why, if a claim is paid, the price you will pay next year can double and there is no limit to how much your renewal price can increase over time. Your excess will also increase when your pet turns nine.



#### What is insured?

- ✓ Vet fees of up to £3,000 which includes:
  - Putting your pet to sleep £100.
  - Dental care for teeth and gums if they are damaged by an accident up to £3,000.  
Dental care includes the removal of the first teeth of pets insured with us before they were 16 weeks old if the first teeth have not fallen out naturally.  
Accident is a sudden, unexpected, specific event that results in an injury to the pet.
  - Behavioural treatment up to £250.
  - Food a vet recommends to treat an illness or accident up to £250, but not obesity and oral hygiene diets unless we agree.
  - Complementary treatment up to £500.
- ✓ Third Party Liability (dogs only) up to £1m.



#### Are there any restrictions on cover?

- ! If you use up your vet fee limit you have to pay treatment bills yourself until your policy renews.
- ! We will 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, 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.
- ! 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).
- ! Accidents within the first 48 hours of your policy first starting, or any illness or injury that develops from them.
- ! Liability claims covered by any other policy unless all cover under that policy has been used up.
- ! The excess is the part of a claim you have to pay; details are on your schedule. If your pet is aged nine or over, you will have to pay 20% of the vet bill for treatment or the excess you select, whichever is greater for each accident or illness in each period of insurance.



#### What is not insured?

- ✗ Pets less than 8 weeks of age.
- ✗ Any pedigree, cross or mixed breed of any of the following: Pit Bull, Pit Bull type, Japanese Tosa, Fila Brasileiro, Dogo Argentino, American Bulldog, Wolf or Wolf hybrid or of any breed not on our breed list unless we have agreed to cover it.
- ✗ Any dog that is trained to attack, used for security or as a guard dog or which is used for fighting or any form of racing.
- ✗ Pets used for commercial breeding (this means used for breeding more than 2 times in the pet's lifetime) or as a business or to make money or to earn an income.
- ✗ Routine examinations, grooming, bathing, dematting, micro-chipping, vaccinations, homeopathic vaccinations, worming or flea treatment.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.
- ✗ Costs charged by a vet to fill or provide a prescription.
- ✗ Costs of obtaining receipts, invoices or reports or charges to fill in claim forms.



## Where am I covered?

- ✓ Within the territorial limits of the United Kingdom, Channel Islands, Isle of Man and Eire.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- In the event of a claim, you need to send us your claim form within 90 days of the first treatment for each new accident or illness.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must 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.
- You must pay the premium shown on the policy schedule.
- You must comply with all the conditions set out in the policy.
- To keep your lifetime cover benefits, you must renew your policy with us and there must be no break in your cover.
- If the policy isn't renewed, your cover will end and it might be difficult to find a new insurer who will cover any health problems your pet already has.



## When and how do I pay?

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit card or debit card. Monthly instalments can only be paid by Direct Debit.



## When does the cover start and end?

Your cover start and end date is found on your policy schedule.



## How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service team. You can find the contact number in your policy documents or on our website.