

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: MORE TH>N – Classic

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 up to £4,000 or £8,000 for vet fees depending on the limit you have chosen. Each accident or illness is covered for up to your chosen £4,000 or £8,000 vet fee limit.** As long as your pet remains insured with us there is no time limit in a claim. Once your vet fee limit is reached the accident or illness is no longer covered and it will be excluded from future claims.

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 £4,000 or £8,000 depending on the limit you have chosen. Vet fees include:

- Complementary treatment up to £1,000.
- Dental care for teeth and gums if they are damaged by an accident.

An accident is a sudden, unexpected, specific event that injures the pet.

- Food developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication.
- ✓ Third Party Liability (dogs only) up to £2m.



Are there any restrictions on cover?

- ! Payments for an accident or illness will stop once you use up your vet fee limit and it will be excluded from future claims.
 - ! We don't pay under a separate vet fees limit for:
 - cruciate ligaments in each leg – we will not pay the vet fee limit for each leg, both legs are treated as one health issue;
 - each spinal disc – we will not pay the vet fee limit for each disc, disc problems to one or more discs are treated as one health issue;
 - any other health issue that causes your pet to suffer from a number of injuries or illnesses will be considered to be one health issue treated under one single vet fee limit.
 - ! We 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.
 - ! Cruciate problems which you or your vet were aware of in the first 14 days of your policy first starting however caused, or any arthritis, illness or injury that develops from them.
 - ! 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. When your pet turns 9 this excess increases. If our referral vets are not used, you may also need to pay £200 of the referral vet fee, plus your policy excess.



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 breeding (not bred more than 2 times in its life) or to make money, earn an income or as a business.
- ✗ Routine examinations, vaccinations, spaying or castration, flea, tick or worming treatment, supplements and probiotics.
- ✗ 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.

Optional cover you may have chosen

Unless you have chosen it you will not have Farewell cover.



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 we detail in your policy;
 - tell us as soon as you become aware of any incident which may lead to a claim;
 - tell us about claims within 60 days of occurrence;
 - pay your premium and comply with the terms and conditions set out in the policy.
- If you have made a claim and have any remaining cover benefits you wish to use in the next policy year, you must renew your policy with us and there must be no break in 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 shown on your policy schedule.



How do I cancel the contract?

You can cancel by calling our Customer Service Line. Details are in your documentation and on our website.