

## 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 THAN – Accident Only

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?

**It is an annual contract that provides cover for the cost of vet treatment for a dog or cat if it is hurt in an accident. The vet fee limit is up to £2,500.**

Each accident is covered for up to 12 months from the start of treatment or until your vet fee limit is reached, whichever comes first, as long as your pet remains insured with us. It's important you budget for renewal prices to increase as your pet gets older. There are a number of reasons why prices increase including new developments in diagnosis and treatments which have meant that vets can give pets even better care, great news for your pet but means an increase in vet costs. There is no limit to how much your renewal price can increase over time.



#### What is insured?

- ✓ Vet fees of up to £2,500 if your pet has been hurt in an accident or is ill as a result of the accident.
  - Including 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.
- ✓ Third Party Liability (dogs only) up to £500,000.



#### 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.
- ✗ Food.
- ✗ Any treatment for cruciate ligament problems however caused.
- ✗ 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.



#### Are there any restrictions on cover?

- ! Once you use up your vet fee limit or 12 months of treatment has been given, whichever happens first, you'll no longer have cover for that accident or any health issues linked to it.
- ! If the same accident causes your pet to suffer from:
  - disc problems to one or more discs we don't pay a separate vet fees limit for each disc we'll pay it once for all the health issues linked to that accident;
  - a number of injuries or if the accident causes your pet to suffer from an illness we don't pay a separate vet fees limit for each injury or each illness, we'll pay it once for all the health issues linked to that accident.
- ! We'll 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 a pre-existing condition:
  - 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.
- ! Accidents within the first 48 hours of your policy first starting or any illness or injury that develops from them.
- ! Vet fees for an illness which was not caused by an accident covered by this policy.
- ! The excess is the part of a claim you have to pay; details are on your schedule. If our referral vets are not used, you may also need to pay £200 of the referral vet fee, plus your policy excess.
- ! Liability covered by any other policy unless all cover under that policy has been used up.

#### Optional cover you may have chosen

Unless you have chosen it you'll not have Lost and Found cover or 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;
  - check your breed information is correct as this may affect any claims and your premium;
  - tell us as soon as you become aware of any incident which may lead to a liability claim;
  - 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.