

A black dog, possibly a Labrador, is sitting in a field of tall grass. The dog is looking towards the camera with its tongue hanging out. The background is a warm, golden sunset with soft, out-of-focus light spots (bokeh) in the upper left corner. The dog's fur is dark, and the grass is a vibrant green, illuminated by the warm light of the setting sun.

Pet Insurance Everything Explained Your Policy Wording (Please keep this safe)



& MORE TH>N[®]

WORKING TOGETHER FOR HEALTHIER PETS

MORE TH>N WELCOME

Thank you for choosing MORE TH>N for Pet Insurance, your furry friend is in safe hands.

As a pet owner, you will know that a healthy pet is a happy pet. And in the event that your pet has an accident or becomes ill you will want to ensure that they get the very best care.

Of course we hope that your pet doesn't have to make too many vet visits – not only are they traumatic for most dogs and cats, but they can also be expensive and inconvenient for their owners! To help prevent unnecessary vet visits, we offer all of our Pet Insurance customers **vetfone**, a 24/7 freephone advice line manned by qualified RCVS (Royal College of Veterinary Surgeons) vet nurses.

At MORE TH>N our focus is on providing the optimum level of Pet Insurance to suit your needs, and ensuring that if you do ever need to make a claim, that the process is as smooth and efficient as possible. This will allow you to focus on the important things – getting your pet back onto its paws as quickly as possible.

Depending on your level of cover, our Pet Insurance will also help you out if your pet should go missing, or need emergency boarding if you should fall ill yourself. And on some policies we'll even cover vet care abroad if your pet falls ill whilst on holiday.

In order to understand your pet's policy cover, and to ensure you have the right level of cover, please read this Policy and Schedule. Your Policy and Schedule are evidence a contract exists between you and us, so please read the next few pages carefully to ensure the cover is exactly what you need, then keep them in a safe place.

Please also ensure you understand your Excess. This is the amount you will need to pay in the event of a claim.

And finally, we're here to help if you have any questions, so please do call us if you're unsure about anything or need to amend your policy.

THE INSURANCE CONTRACT

This Policy is a legal contract between you and us. The Policy 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 for:

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

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.

POLICY WORDING

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WORDS WITH SPECIAL MEANINGS

Some words have a special meaning in the policy. They are listed below. 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**.

Condition: An identified illness, injury or change in **your pet's** normal healthy state or behaviour.

Period of Insurance: 12 months from the day cover starts to the day cover ends. First **period of insurance** is 12 months from the start date to the renewal date shown on **your** schedule. Subsequent periods of insurance are 12 months from the renewal date to the cover end date shown on **your** schedule.

Pet: **Your** cat or dog named on the policy schedule.

You, Your: The person or persons named as the policyholder on the schedule.

Your Family: **You, your** husband, wife, partner, children, parents or other relatives who normally live with **you**.

Vet: A current, qualified member of the Royal College of Veterinary Surgeons or, for veterinary treatment outside the UK, the Isle of Man or the Channel islands, a person registered to practice Veterinary Surgery in the country veterinary treatment is received.

Vet fees: Any examination, consultation, tests, x-rays, surgery, prescription medication, as provided by a **vet** at the time of **your** visit or purchased using a prescription a **vet** provides, nursing, care and physiotherapy, provided by a Veterinary Surgeon or an employee of a Veterinary practice under a Veterinary Surgeon's instruction.

We, Us, Our: Royal & Sun Alliance Insurance plc.

POLICY COVER LEVELS

INCLUDING THE OPTIONAL COVERS THAT ARE AVAILABLE

	COVER LEVEL			
	ACCIDENT ONLY	BASIC	CLASSIC	PREMIER
Vet Fees up to	£2,500	£1,500 or £3,000	£4,000 or £8,000	£4,000 or £12,000
Treatment Period	12 months	12 months	Each condition	Each year
VET FEES INCLUDE:				
• Complementary Treatments up to	Not applicable	£500	£1,000	£1,500
• Behavioural Problems up to	Not applicable	Not applicable	Not applicable	£1,000
• Dental Care up to	Not applicable	Not applicable	Not applicable	£2,000
• Treatment Food up to	Not applicable	Not applicable*	Not applicable*	£500
Accidental Damage up to	£500	£500	£1,000	£2,000
Third Party Liability (Dogs only) up to	£500,000	£1,000,000	£2,000,000	£3,000,000
Helpline – vetfone	Yes	Yes	Yes	Yes
Death from Accident up to	Not applicable	£500	£1,000	£2,000
Death from illness (under 9s only) up to	Not applicable	£500	£1,000	£2,000
Emergency Boarding up to	Not applicable	£1,000	£1,000	£1,000
Emergency Pet Minding up to	Not applicable	£1,000	£1,000	£1,000
ADDITIONAL OPTIONS				
LOST AND FOUND COVER	OPTIONAL	OPTIONAL	INCLUDED	INCLUDED
Advertising up to	£1,000	£1,000	£1,000	£1,000
Reward up to	£1,000	£1,000	£1,000	£1,000
Loss by Theft or Straying up to	£1,000	£1,000	£1,000	£2,000
PETS ABROAD COVER	NOT APPLICABLE	OPTIONAL	INCLUDED	INCLUDED
European Vet Fees Cover extension of Vet Fees up to	Not applicable	£1,500 or £3,000	£4,000 or £8,000	£4,000 or £12,000
Emergency Expenses up to	Not applicable	£1,000	£1,000	£1,000
Holiday Cancellation up to	Not applicable	£2,000	£2,000	£2,000
Quarantine Costs up to	Not applicable	£1,000	£1,000	£1,000
Loss of Health Care Certificate/ Passport up to	Not applicable	£250	£250	£250
FAREWELL COVER	OPTIONAL	OPTIONAL	OPTIONAL	INCLUDED
Euthanasia/Cremation/Burial up to	£150	£150	£150	£200

*unless it is food that has been developed to treat a specific condition and is used instead of medication.

TREATMENT PERIODS EXPLAINED

Accident Only

Provides treatment for 12 months for each **accident**, up to a set £ limit. Each **accident** is covered for 12 months as long as the insurance policy remains in force. If the £ limit or 12 month period, whichever comes first, is reached, payments will stop for that **accident** and it is excluded from future claims.

Basic

Provides treatment for 12 months for each new medical **condition**, up to a set £ limit. Each **condition** is covered for 12 months as long as the insurance policy remains in force. If the £ limit or 12 month period, whichever comes first, is reached, payments will stop for that **condition** and it is excluded from future claims.

Classic

Provides a £ limit for each new medical **condition**. Each **condition** is covered until the £ limit has been reached, as long as the insurance policy remains in force there is no time limit on a claim. Once the £ limit has been reached, payments will stop for that **condition** and it is excluded from future claims.

Premier

Provides cover for **vet fees** against injury, illness or disease. **You** will be covered for up to a set £ limit each year and this will be reinstated each year providing cover is made available to **you** and **you** continue to renew **your** policy with **us**.

WHAT YOU PAY TOWARDS THE COST OF A CLAIM (POLICY EXCESS)

VET FEES

This is the part of the claim that you have to pay.

Please refer to **your** Policy Schedule for details of the policy excess applicable to **your** Pet(s).

THIRD PARTY LIABILITY

The first £250 of any claim.

VET REFERRAL EXCESS

£200 is applicable if you do not use a referral vet from our referral network.

ACCIDENT ONLY: VET FEES COVER

This section is automatically included in **your** policy.

Your schedule will show **you** if **you** have chosen the Accident Only cover level.

Accident Only provides cover for **vet fees** until **your** limit is reached, or until 12 months of treatment is provided from the date the **accident** was first treated whichever is sooner, once that happens **you** will not be able to claim for any further **vet fees** for that **accident**. So that **we** can provide **vet fees** for up to 12 months of treatment, **your** cover must be continuous, **your** policy must remain in force and **your** premiums must be paid.

Please refer to **your** Policy Schedule for details of the policy excess applicable to **your** Pet(s).

You will only be able to claim for **vet fees** in the UK, Isle of Man and the Channel Islands.

MEDICATION

This policy does not provide cover for all medication that **you** or a **vet** may give to **your** pet.

You can buy the following optional covers with Accident Only cover: Lost and Found Cover, Farewell Cover.

If **you** have bought them, they will appear on **your** schedule. **You** can only buy them when **you** first buy **your** policy or when **you** renew **your** policy.

WHAT IS COVERED

We will pay for **vet fees** for **your** pet if **your** pet has been hurt in an **accident**.

We will also pay for **vet fees** for **your** pet if **your** pet is ill as a result of the **accident**.

The most **we** will pay for each pet is up to the **vet fees** limit or 12 months from the first date of treatment, whichever happens first. **Your** **vet fees** limit is shown on **your** policy schedule.

If the same **accident** causes **your** pet to suffer from a number of injuries, or changes in **your** pet's health or behaviour or if the **accident** causes **your** pet to suffer from an illness, **we** will not pay the **vet fee** limit for each injury, each illness or change in **your** pet's health or behaviour, **we** will pay it once for all the health issues linked to that **accident**.

WHAT IS NOT COVERED

We will not pay:

1. the excess, this is the first part of the claim that **you** have to pay. The excess will be shown on **your** policy schedule;
2. if **you** or **your** vet notice changes in **your** pet's health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these changes.
Any physical abnormality which **you** were aware of or is noted by **your** vet before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;
3. any **accidents** within the first 48 hours of **your** cover start date in the first period of insurance, **we** will not pay for treatment of these **accidents** or any illness or injury that develops from them;
4. any treatment for any cruciate ligament problems however caused;
5. for supplements and probiotics, these are products **you** can purchase over the counter or on line without prescription. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products;
6. for vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment;
7. non essential treatment or cosmetic surgery;
8. for routine examinations, nail clipping, bathing or de-matting, spaying or castration;
9. the cost of **vet fees** outside normal surgery hours except where a **vet** considers **your** pet cannot wait until normal surgery hours;
10. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your** pet would seriously endanger its health;
11. for having **your** pet put to sleep, the cost of cremation or disposing of **your** pet's remains unless **you** have chosen the Farewell Cover option;
12. any costs for teeth or gums unless caused by an **accident**;
13. for food;
14. post mortem costs;
15. complementary treatment;
16. **vet fees** for an illness which was not caused by an **accident**;
17. 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);
18. for costs charged by a **vet** to fill or provide a prescription.
19. anything detailed in the conditions or exclusions shown on pages 22-24;
20. any treatment costs incurred after the limit shown on **your** schedule is reached or the 12 months period has passed from the date the **accident** was first treated, whichever happens sooner.

BASIC: VET FEES COVER

This section is automatically included in **your** policy.

Your schedule will show **you** if **you** have chosen the Basic cover level.

Basic provides cover for **vet fees** until **your** limit is reached, or until 12 months of treatment is provided from the date the **condition** was first treated whichever is sooner, once that happens **you** will not be able to claim for any further **vet fees** for that **condition**. So that **we** can provide **vet fees** for 12 months of treatment **your** policy must remain in force.

Please refer to **your** Policy Schedule for details of the policy excess applicable to **your** Pet(s).

MEDICATION

This policy does not provide cover for all medication that **you** or a **vet** may give to **your** pet.

You can buy the following optional covers when **you** buy Basic cover: Lost and Found Cover, Pets Abroad Cover, Farewell Cover. If **you** have bought them, they will appear on **your** schedule. **You** can only choose them when **you** first buy **your** policy or when **you** renew **your** policy.

You will not be able to claim for **vet fees** outside the UK, Isle of Man and the Channel Islands unless **you** have Pets Abroad Cover.

WHAT IS COVERED

We will pay for **vet fees** for **your** pet if it is injured or ill.

The most **we** will pay for each pet is up to the **vet fees** limit or 12 months from the first date of treatment, whichever happens first. **Your** **vet fees** limit including up to £500 for complementary treatment is shown on **your** policy schedule.

If the same medical **condition** causes **your** pet to suffer from a number of injuries, illnesses or changes in **your** pet's health or behaviour they will be considered to be one **condition**, **we** will not pay the **vet fee** limit for each injury, illness or change in **your** pet's health or behaviour, **we** will pay it once for all the health issues linked to that medical **condition**.

Examples are: If **your** pet suffers from multiple slipped discs (disc prolapses) **we** will not pay the **vet fee** limit for each slipped disc, **we** will pay it once for all slipped discs. This will apply regardless of when each slipped disc occurs.

If **your** pet is identified as suffering from diabetes, and the diabetes causes **your** pet to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be paid as one **condition**.

If **your** pet suffers repeatedly from symptoms of the same type of skin or ear disease, such as those caused by underlying allergy, **we** will pay the **vet fee** limit once for all symptoms linked to this **condition**.

WHAT IS NOT COVERED

We will not pay:

1. the excess, this is the first part of the claim that **you** have to pay. The excess will be shown on **your** policy schedule;
2. if **you** or **your** vet notice changes in **your** pet's health or behaviour before **your** policy was taken out, or **you** have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, **we** will consider this to be a pre-existing condition or illness, and it will not be covered by **your** policy. **We** will not pay for any illness or injury that develops from these changes.
Any physical abnormality which **you** were aware of or is noted by **your** vet before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;
3. for any claims for any changes that **you** or **your** vet notice in **your** pet's health, or behaviour within the first 14 days of the cover start date in the first period of insurance, or any illness that develops from these changes;
4. for any claims as a result of **your** pet having an accident in the first 48 hours of the cover start date in the first period of insurance, or any illness or injury that develop from this accident;
5. for cruciate ligaments, if **you** or **your** vet notice any cruciate ligament problems however caused, including problems caused by accidents within the first 14 days of **your** cover start date in the first period of insurance, **we** will not pay for treatment of these problems or for arthritis or other illness or injury that develops from them;
6. for supplements and probiotics, these are products **you** can purchase over the counter or on line without prescription. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products;
7. for vaccinations, homeopathic vaccinations, flea tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);
8. for elective treatments, tests or diagnostic procedures including cosmetic surgery;

WHAT IS COVERED (CONTINUED)

WHAT IS NOT COVERED (CONTINUED)

The following cover is included within **vet fees**:

Complementary Treatment

We will pay for acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out by the treating **vet** or on the recommendation of the treating **vet**.

9. for routine examinations, nail clipping, bathing or de-matting, spaying or castration;
10. for treatment of behavioural problems;
11. for pregnancy, giving birth or rearing puppies or kittens;
12. the cost of **vet fees** outside normal surgery hours except where a **vet** considers **your pet** cannot wait until normal surgery hours;
13. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger it's health;
14. for having **your pet** put to sleep, the cost of cremation or disposing of **your pet's** remains unless **you** have chosen the Farewell Cover option;
15. any costs for teeth or gums unless caused by an **accident**;
16. for food unless it has been developed to treat a specific **condition**, and is used instead of medication;
17. for the removal of dew claws unless as a result of an **accident**;
18. post mortem costs;
19. the cost of transplant surgery, including pre and post operative care;
20. for retained/undescended testicles (cryptorchidism);
21. 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);
22. stem-cell or gene therapy;
23. any claim as a result of a notifiable disease (full details on page 23);
24. for costs charged by a **vet** to fill or provide a prescription.
25. anything detailed in the conditions or exclusions shown on pages 22-24;
26. any treatment costs incurred after the limit shown on **your** schedule is reached or the 12 months period has passed from the date the injury or illness was first treated, whichever happens sooner.

CLASSIC: VET FEES COVER

This section is automatically included in **your** policy.

Your schedule will show **you** if **you** have chosen the Classic cover level.

Classic provides a **vet fees** limit for each new medical **condition**. Each **condition** is covered until the limit has been reached, as long as **your** cover is continuous **your** policy remains in force and **your** premiums are paid.

Once the limit has been reached, payments will stop for that **condition** and it is excluded from future claims.

Please refer to **your** Policy Schedule for details of the policy excess applicable to **your** **Pet(s)**.

MEDICATION

This policy does not provide cover for all medication that **you** or a **vet** may give to **your** **pet**.

Your cover automatically includes:
Lost and Found Cover, Pets Abroad Cover.

You can buy the following optional cover when **you** buy Classic cover:
Farewell Cover.

If **you** have bought this, it will appear on **your** schedule. **You** can only choose it when **you** first buy **your** policy or when **you** renew **your** policy.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for vet fees/complementary treatment for your pet if your pet has an injury, illness or disease.</p> <p>If the same medical condition causes your pet to suffer from a number of injuries, illnesses or changes in your pet's health or behaviour they will be considered to be one condition, we will not pay the vet fee limit for each injury, illness or change in your pet's health or behaviour, we will pay it once for all the health issues linked to that medical condition.</p> <p>Examples are: If your pet suffers from multiple slipped discs (disc prolapses) we will not pay the vet fee limit for each slipped disc, we will pay it once for all slipped discs. This will apply regardless of when each slipped disc occurs.</p> <p>If your pet is identified as suffering from diabetes, and the diabetes causes your pet to suffer from cataracts these and any future health problems which occur due to the diabetes or cataracts will be paid as one condition.</p> <p>If your pet suffers repeatedly from symptoms of the same type of skin or ear disease, such as those caused by underlying allergy, we will pay the vet fee limit once for all symptoms linked to this condition.</p> <p>The most we will pay is up to the vet fees limit shown on your policy schedule including up to £1,000 for complementary treatment for each pet for each condition.</p>	<p>We will not pay:</p> <ol style="list-style-type: none">the excess, this is the first part of the claim that you have to pay. The excess will be shown on your policy schedule;if you or your vet notice changes in your pets health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these changes. Any physical abnormality which you were aware of or is noted by your vet before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;for any claims for any changes that you or your vet notice in your pet's health, or behaviour within the first 14 days of the cover start date in the first period of insurance, or any illness that develops from these changes;for any claims as a result of your pet having an accident in the first 48 hours of the cover start date in the first period of insurance, or any illness or injury that develop from this accident;for cruciate ligaments, if you or your vet notice any cruciate ligament problems however caused, including problems caused by accidents within the first 14 days of your cover start date in the first period of insurance, we will not pay for treatment of these problems or for arthritis or other illness or injury that develops from them;for supplements and probiotics, these are products you can purchase over the counter or on line without prescription. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products;for vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);for elective treatments, tests or diagnostic procedures including cosmetic surgery;for routine examinations, nail clipping, bathing or de-matting, spaying or castration;for treatment of behavioural problems;for pregnancy, giving birth or rearing puppies or kittens;the cost of vet fees outside normal surgery hours except where a vet considers your pet cannot wait until normal surgery hours;

WHAT IS COVERED

WHAT IS NOT COVERED

The following cover is included within **vet fees**:
Complementary treatment
We will pay for acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out by the treating **vet** or on the recommendation of the treating **vet**.

- 13. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger it's health;
- 14. for having **your pet** put to sleep, the cost of cremation or disposing of **your pet's** remains unless **you** have chosen the Farewell Cover option;
- 15. any costs for teeth or gums unless caused by an **accident**;
- 16. for food unless it has been developed to treat a specific **condition**, and is used instead of medication;
- 17. for the removal of dew claws unless as a result of an **accident**;
- 18. post mortem costs;
- 19. the cost of transplant surgery, including pre and post operative care;
- 20. for retained/undescended testicles (cryptorchidism);
- 21. 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);
- 22. stem-cell or gene therapy;
- 23. any claim as a result of a notifiable disease (full details on page 23);
- 24. for costs charged by a **vet** to fill or provide a prescription.
- 25. anything detailed in the conditions or exclusions shown on pages 22-24;
- 26. any treatment costs incurred after the limit shown on **your** schedule is reached.

PREMIER: VET FEES COVER

This section is automatically included in **your** policy.

Your schedule will show if **you** have chosen the Premier cover level

Premier provides lifetime cover. It covers treatment costs for ongoing or one off **conditions**. **You** will be covered up to **your** vet fees limit each year. Claims can continue year after year as long as **your** cover is continuous and **we** offer and **you** accept our renewal invitation and pay **your** premiums. Once renewed **your** limit will be available to use again, **we** do not exclude ongoing treatments. Covered treatments will continue to be paid for in the next **period of insurance** as long as **you** renew **your** policy. If **your** limit is reached in any one **period of insurance**, **we** will not make any more treatment payments until **your** policy is renewed again.

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 a **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.

Please refer to **your** Policy Schedule for details of the policy excess applicable to **your** Pet(s).

MEDICATION

This policy does not provide cover for all medication that **you** or a **vet** may give to **your** pet.

Your cover automatically includes:

Lost and Found Cover, Pets Abroad Cover, Farewell Cover.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for vet fees/complementary treatment for your pet if your pet has an injury, illness or disease.</p> <p>The most we will pay is up to the vet fee limit shown on your policy schedule including up to £1,500 for complementary treatment for each pet for each policy year.</p>	<p>We will not pay:</p> <ol style="list-style-type: none">1. the excess, this is the first part of the claim that you have to pay. The excess will be shown on your policy schedule;2. if you or your vet notice changes in your pets health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these changes. Any physical abnormality which you were aware of or is noted by your vet before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;3. for any claims for any changes that you or your vet notice in the health or behaviour of your pet within the first 14 days of your cover start date in the first period of insurance, we will not pay for treatment of these changes or any illness that develops from them;4. for any accidents within the first 48 hours of your cover start date in the first period of insurance, we will not pay for treatment of these accidents or any illness or injury that develops from them;5. for cruciate ligaments, if you or your vet notice any cruciate ligament problems however caused, including problems caused by accidents within the first 14 days of your cover start date in the first period of insurance, we will not pay for treatment of these problems or for arthritis or other illness or injury that develops from them;6. for supplements and probiotics, these are products you can purchase over the counter or on line without prescription. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products;7. for vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);8. for elective treatments, tests or diagnostic procedures including cosmetic surgery;9. for routine examinations, nail clipping, bathing or de-matting, spaying or castration;10. for pregnancy, giving birth or rearing puppies or kittens;11. the cost of vet fees outside normal surgery hours except where a vet considers your pet cannot wait until normal surgery hours;12. non-essential hospitalisation and/or house calls unless the vet declares that to move your pet would seriously endanger it's health;13. for the removal of dew claws unless as a result of an accident;14. post mortem costs;

WHAT IS COVERED (CONT.)

WHAT IS NOT COVERED (CONT.)

	<ul style="list-style-type: none"> 15. the cost of transplant surgery, including pre and post operative care; 16. for retained/undescended testicles (cryptorchidism); 17. 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); 18. stem-cell or gene therapy; 19. any claim as a result of a notifiable disease (full details on page 23); 20. for costs charged by a vet to fill or provide a prescription. 21. anything detailed in the conditions or exclusions shown on pages 22–24; 22. any treatment costs incurred after the limit shown on your schedule is reached. 23. any treatment costs incurred after the period of insurance has expired, unless you and we have agreed to further periods of insurance.
<p>Complementary treatment, behavioural problems, dental care and treatment food are included within vet fees:</p> <p>Complementary treatment We will pay for acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out by the treating vet or on the recommendation of the treating vet.</p>	
<p>Behavioural problems We will pay for treatment of a change to your pet's normal mental or emotional state, carried out, following referral from a vet.</p>	
Dental care	<p>24. the cost of treating a dental condition unless your pet has had it's teeth checked in the 12 months before the condition that you are claiming for started and your pet has had all the treatment recommended during that check carried out.</p>
<p>Treatment food We will pay for food recommended by your vet in order to treat a condition including when the pet is hospitalised.</p>	<p>25. obesity and oral hygiene diets.</p>

ACCIDENTAL DAMAGE

This section is automatically included in **your** policy.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay if, while visiting someone else's property your pet causes accidental damage to personal property.</p> <p>You do not have to be legally liable for the damage to make a claim under this cover.</p> <p>The most we will pay is up to the amount shown on your policy schedule for each pet for each period of insurance up to a maximum of the limit shown on the cover level table on page 6.</p>	<p>We will not pay for:-</p> <ol style="list-style-type: none">1. damage to personal property owned by or in the control of you, your family, employee or guest;2. damage to any personal property belonging to any person entrusted with the care, control and custody of your pet;3. any damage occurring when your pet is left in a home where no person aged 18 or over is present;4. damage to any motor vehicle or its contents;5. damage caused by your pet fouling, vomiting or urinating on/in any items;6. anything detailed in the conditions or exclusions shown on pages 22-24.

DEATH FROM ACCIDENT

This section is included if **you** have chosen the Basic, Classic or Premier cover levels. This section is not included if **you** have chosen the Accident Only cover level.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>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.</p> <p>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.</p> <p>The most we will pay is up to the amount shown on your policy schedule for each pet up to a maximum of the limit shown on the cover level table on page 6.</p>	<p>We will not pay for:</p> <ol style="list-style-type: none">1. death as a result of an accident that happens within the first 48 hours of the first period of insurance of your policy;2. having your pet put to sleep, the cost of cremation or disposing of your pet's remains unless you have chosen the Farewell cover option;3. anything detailed in the conditions or exclusions shown on pages 22-24.

DEATH FROM ILLNESS

This section is included if **you** have chosen the Basic, Classic or Premier cover levels. This section is not included if **you** have chosen the Accident Only cover level.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>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 illness.</p> <p>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.</p> <p>The most we will pay is up to the amount shown on your policy schedule for each pet up to a maximum of the limit shown on the cover level table on page 6.</p>	<p>We will not pay for:</p> <ol style="list-style-type: none">1. death as a result of illness that happens within the first 14 days of the first period of insurance of your policy;2. having your pet put to sleep, the cost of cremation or disposing of your pet's remains unless you have chosen the Farewell cover option;3. any claim for any pets aged 9 years and above;4. anything detailed in the conditions or exclusions shown on pages 22-24.

EMERGENCY BOARDING

This section is included if you have chosen the Basic, Classic or Premier cover levels. This section is not included if you have chosen the Accident Only cover level.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay the cost of boarding your pet in a licensed kennel or cattery if you or a member of your family has to stay in 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. We will pay for the boarding fees for the whole of your hospital stay.</p> <p>The most we will pay for each pet for each period of insurance is shown on the cover level table on page 6.</p>	<p>We will not pay:</p> <ol style="list-style-type: none">for any stay in hospital that is not as a result of medical advice;for any stay in hospital you knew you needed before the cover start date;for convalescent or nursing home care;for treatment that is not related to an injury, illness or disease;for treatment of alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness;boarding fees if you stay in hospital for less than 4 days in a row;anything detailed in the conditions or exclusions shown on pages 22-24. <p>If you make a claim for a pet under Emergency boarding fees you cannot also make a claim for the same pet at the same time under Emergency pet minding.</p>

EMERGENCY PET MINDING

This section is included as standard if you have chosen the Basic, Classic or Premier cover levels. This section is not available if you have chosen the Accident Only cover level.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay the cost of paying someone to look after your pet if you or a member of your family has to stay in 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. We will pay for the cost of the pet minder for the whole of your hospital stay</p> <p>The most we will pay for each pet for each period of insurance is shown on the cover level table on page 6.</p>	<p>We will not pay:</p> <ol style="list-style-type: none">for any stay in hospital that is not as a result of medical advice;for any stay in hospital you knew you needed before the cover start date;for convalescent or nursing home care;for treatment that is not related to an injury, illness or disease;for treatment of alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness;the person caring for your pet unless we have agreed to do this;anyone that is a member of your family;pet minding fees if you stay in hospital for less than 4 days in a row;anything detailed in the conditions or exclusions shown on pages 22-24. <p>If you make a claim for a pet under Emergency pet minding you cannot also make a claim for the same pet at the same time under Emergency boarding.</p>

THIRD PARTY LIABILITY COVER (DOGS ONLY)

This section is automatically included in **your** policy.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Damages and legal costs to others which you become legally liable to pay if your dog causes:</p> <p>death or injury to a person; or loss or damage to their property.</p> <p>If someone who is not a member of your family is looking after your dog when the injury or damage happens, we will still pay as long as you:</p> <ul style="list-style-type: none">asked them to look after your dog;did not agree to pay them to look after your dog;and the death, injury, loss or damage was not to them or their property. <p>The most we will pay for any claim or series of claims arising from any one event during the period of insurance is shown on the cover level detail on page 6.</p>	<p>We will not pay for:-</p> <ol style="list-style-type: none">the excess, this is the first part of a claim that you have to pay. This is paid for each incident. The excess will be shown on your policy schedule;anything owned by or the legal responsibility of your family, your domestic employees who normally live with you or anyone looking after your dog with your permission. <p>Liability arising from:</p> <ol style="list-style-type: none">any employment, trade, profession or business of any of your family or anyone looking after your dog with your permission;the use of your dog for trade, profession or business;death, injury, loss or damage to any of your family, your domestic employees who normally live with you, anyone employed under contract of service by you or anyone looking after your dog with your permission;liability accepted by any of your family under any agreement, unless the liability would exist without the agreement;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 conditions or exclusions shown on pages 22-24.

LOST AND FOUND COVER

This section is an optional extension if **you** have chosen the Accident Only or Basic cover levels and included as standard if **you** have chosen the Classic or Premier cover levels.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for the cost of advertising locally and for offering a reward for the recovery of your pet if it is lost or stolen.</p> <p>The most we will pay for advertising costs for each pet for each period of insurance is shown on the cover level detail on page 6.</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 we will pay for a reward for each pet for each period of insurance is shown on the cover level detail on page 6.</p> <p>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.</p> <p>The most we will pay for any one claim is the purchase/donation price shown on your schedule for each pet as shown on the cover level detail on page 6.</p>	<p>We will not pay for:</p> <p>Any reward:</p> <ol style="list-style-type: none">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;any claim made after 121 days from the date your pet was lost or stolen;anything detailed in the conditions or exclusions shown on pages 22-24;The person who stole your pet, or any person who is in collusion with the person who stole your pet.

PETS ABROAD COVER

This section is included if you have chosen the Classic or Premier cover levels. You can choose to add it if you have the Basic cover. This section is not available if you have chosen the Accident Only cover level.

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 the back page.

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 the customer service line using the details on the back page.

WHAT IS COVERED	WHAT IS NOT COVERED
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.	<ol style="list-style-type: none">1. Non-compliance with the PETS Travel Scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA;2. more than 3 trips in any period of insurance. Any trip which lasts more than 60 days;3. any claim as a result of you failing to meet any of the conditions of the Pet Travel Scheme (this applies to conditions set by the UK Government, a carrier or other countries involved in the scheme;4. any costs that the carrier may charge to carry out checks;5. your costs in meeting the conditions of the Pet Travel Scheme unless we specifically cover them in this policy;6. you to bring your pet home if it dies;7. any loss as a result of changing money;8. anything detailed in the conditions or exclusions shown on pages 22-24.
Vet fees Vet 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 vet fees. The same one overall limit for vet fees applies for claims that occur in both the UK and EU.	We will not pay for: <ol style="list-style-type: none">1. anything that is not covered under your vet fees in the UK section of cover;2. any claim resulting from a condition you knew about before booking your holiday/trip or before your cover start date.
Your carrier must be a transport company approved by the United Kingdom Government to carry animals in accordance with the Pet Travel Scheme (PETS). The most we will pay for each pet for each period of insurance is shown on the cover level table on page 6.	We will not pay for: <ol style="list-style-type: none">1. anything detailed in the conditions or exclusions shown on pages 22-24.

WHAT IS COVERED

Loss of healthcare certificate

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 **pet** for each **period of insurance** is shown on the cover level table on page 6.

Quarantine costs

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 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 if **your pet** is unable to travel due to failure of the microchip.

The most we will pay for each **pet** for each **period of insurance** is shown on the cover level table on page 6.

Emergency expenses abroad

Delayed return home

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** return home is delayed due to:

- **your pet** needing emergency veterinary treatment;
- **your pet** needing repeat worming treatment;
- the healthcare certificate being lost, stolen or destroyed while **you** are on a trip;
- **your pet** becoming lost before **your** return home.

The most we will pay for each **pet** for each **period of insurance** is shown on the cover level table on page 6.

Holiday cancellation/cutting a trip short

This cover includes travel if **you** or **your family** are on holiday in the European Union (EU), the UK, Channel Islands and the Isle of Man or elsewhere in the world. We will pay the cost of any lost travel and accommodation expenses if **you** or **your family** have to cancel a trip or cut a trip short because, before **you** and **your family** leave or while **you** and **your family** are away, **your pet**:

has gone missing
or
dies or has to be put to sleep by a **vet**;
or
requires life-saving treatment.

The most we will pay for each **pet** for each **period of insurance** is shown on the cover level table on page 6.

WHAT IS NOT COVERED

We will not pay for:

1. 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.
2. Claims for microchip failure if the microchip was:
 - not fitted;
 - not tested and/or it was established that the microchip was not functioning prior to departure.
3. anything detailed in the conditions or exclusions shown on pages 22-24.

We will not pay for:

1. any costs incurred where it can be established that **your pet** was suffering from a condition prior to departure.
2. claims for microchip failure if the microchip was:
 - not fitted;
 - not tested and/or it was established that the microchip was not functioning prior to departure.
3. anything detailed in the conditions or exclusions shown on pages 22-24.

We will not pay for:

1. bringing **your pet** home if it should die while **you** are on a trip;
2. anything detailed in the conditions or exclusions shown on pages 22-24.

We will not pay for:

1. costs that **you** or **your family** can recover elsewhere;
2. holiday cancellation if life-saving treatment is given or **your pet** dies or has to be put to sleep more than 7 days before **you** leave;
3. anything detailed in the conditions or exclusions shown on pages 22-24.

FAREWELL COVER

This section is an optional extension if you have chosen the Accident Only, Basic or Classic cover levels and included as standard if you have chosen the Premier cover level.

WHAT IS COVERED

We will pay for the cost if your pet is put to sleep by a vet.

We will pay for the cost of cremation or burial if your pet dies or is put to sleep by a vet.

The most we will pay for each pet is shown on the cover level detail on page 6.

WHAT IS NOT COVERED

We will not pay for:

1. putting your pet to sleep unless it was necessary for humane reasons and to stop incurable suffering;
2. if you have chosen the Accident Only cover, we will not pay for putting your pet to sleep, having your pet cremated or having your pet buried as a result of an illness.
3. anything detailed in the conditions or exclusions shown on pages 22–24.

HOW TO MAKE A CLAIM

Our aim is to provide a fast and efficient claims service to ensure payment to you of any valid claim as quickly as possible. To help us achieve this please read this section carefully, note the information we require for each type of claim and send your claim to us promptly. To download a claim form, please visit www.morethan.com/claims or phone us on 0330 100 7801. Tell us if it is a Third party claim form you need. Please make sure you have read the conditions and exclusions on pages 22–24.

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

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

Always quote the policy number printed on your policy schedule every time you contact us.

VET FEES

Please let us know within 31 days of your vet telling you that treatment is needed and not later than 60 days after treatment starts.

If you have not told us about a claim within 60 days of it occurring, we will not pay the claim.

If you have vet bills that are 12 months old or older and you have not passed them to us, they will not be paid.

Do not forget that if your pet needs to be treated by a referral vet, your usual vet will let you know which referral vet from our preferred referral vet network you should go to. If a referral vet from outside our network is chosen, you will need to pay £200 of the referral vet bill yourself. This amount is in addition to your policy excess

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 and you will not have to pay the additional £200 excess.

Details of the vets in our preferred referral network can be found on morethan.com/claim. If you need help or advice about which vet to visit, please contact the MORE TH>N Vet Referral Helpline on 0330 100 6445 before an appointment is made.

A referral is what happens when your usual vet advises you that there is a need to go to another vet for a certain procedure, for example a surgery or treatment. This may occur if a condition or treatment needed is outside of your usual vet's area of expertise. You might be asked to visit a different veterinary centre/hospital/practice, or another branch of your existing practice. After a referral visit and any required treatment takes place it is normal for future visits to be with your usual 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.

If your vet tells you that treatment will happen all at once or over a few visits, you can send the completed claim form along with all the information detailed above to us once all the treatment is completed.

Or if your vet is treating a condition that is going to require long term treatment, please send us a claim form completed by you and your vet, along with all the supporting information detailed above within three months of the treatment starting, after that you can then send us claims for any ongoing treatment including updated medical records showing the treatment your pet has received, invoices and receipts every three to six months. If any information we have asked for is not provided it will delay your claim.

Please make sure that all claim forms are signed by you and your vet.

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 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.

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 additional information regarding your claim.

ACCIDENTAL DAMAGE

You will need to provide a letter to us 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).

DEATH FROM ACCIDENT/DEATH FROM ILLNESS

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 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 up to the limit shown on page 6.

EMERGENCY BOARDING/EMERGENCY PET 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.

THIRD PARTY LIABILITY

Please notify us immediately that you become aware, if your pet is involved in an incident, which may give rise to a Third Party claim.

If you receive any correspondence, writ, summons or any other legal document from or on behalf of the Third Party you must not answer any of these but they should be forwarded to us immediately.

LOST AND FOUND COVER

You must also report the loss of your pet to your local rescue centres and veterinary practices.

If your dog is lost you must report this 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 first 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 provide a covering letter and provide the information detailed above.

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 up to the limit shown on page 6.

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.

PETS ABROAD COVER

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

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

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, will not be paid.

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.

HOLIDAY CANCELLATION/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.

FAREWELL COVER

You will need to get details from your vet, at your own expense, showing the date and cause of death. If your pet was put to sleep, you will need to ask your vet to state that this was necessary to stop incurable suffering.

POLICY CONDITIONS APPLICABLE TO THE WHOLE POLICY

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.

FRAUD

If dishonesty, exaggeration or false documentation is used by **you** or **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**.

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 the medical history, including test results for any **pet** insured with us.

VACCINATIONS AND CARE

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 072 8190 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.

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, unless the vaccination has failed.

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.

FINANCIAL SANCTIONS:

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue. If any such resolution, sanction, law or regulation takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

CHANGES IN YOUR CIRCUMSTANCE

You must tell us within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move home;
- **you** are no longer the owner of the **pet**;
- **your pet** stops living with **you** at **your** home;
- **your pet** has been used for racing;
- **your pet** has had complaints made about its behaviour;
- **your pet** has been the cause of an accident or legal action;
- **your pet** has been trained to attack;
- **your pet** has been used for security purposes or as a guard dog;
- **your pet** is used for monetary gain or in connection with any trade or business, commercial purposes or as a guard dog;
- **your pet** is neutered or spayed.

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** make 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 INSTALMENT AGREEMENT

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.

We have the right to terminate the policy in the event that there is a default in instalment payments.

If you want to cancel payments by monthly instalment but not your policy, 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 3638.

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 following reasons, and not before, where possible, making contact with you to seek an opportunity to agree a solution with you.

- 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.

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.

If we offer and you accept a change in your vet fees limit, any change will apply from the renewal date of the cover start date of your insurance policy. We will not pay more than the maximum limit or limits that applied to the period of insurance during which the condition first arose that will be shown on your policy schedule.

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 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 and/or your policy is not in force.

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, such as rabies and foot-and-mouth disease.

We will not pay:

- 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 cost and compensation for euthanasia of your pet under a court order of the Contagious Diseases Act.

WORRYING LIVESTOCK

We will not pay claims for the cost and compensation in respect of euthanasia of your pet under a court order following its destruction for the protection of livestock.

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, security purposes or as a guard dog, 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 or wolf hybrids.

EXISTING CONDITIONS

If you or your vet notice changes in your pet's health, or behaviour before this policy starts, we will not pay claims for these changes or any illness or injury that develop from these changes.

TERRITORIAL LIMITS

We will not pay for claims outside the territorial limits of the United Kingdom, Channel Islands, Isle of Man and the EU of the PETS Travel Scheme unless you have Pets Abroad Cover.

INFRINGEMENT OF ANIMAL HEALTH 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

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.

REFERRAL VET VISITS

If **your pet** needs to be treated by a referral **vet**, your usual **vet** will let you know which referral **vet** from our preferred referral **vet** network you should go to. If a referral **vet** from outside our network is chosen, you will need to pay £200 of the referral **vet** bill yourself. This amount is in addition to your policy excess.

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** and you will not have to pay the additional £200 excess.

Details of the **vets** in our preferred referral network can be found on morethan.com/claim. If you need help or advice about which **vet** to visit, please contact the MORE TH>N Vet Referral Helpline on 0330 100 6445 before an appointment is made.

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.

LATE NOTIFICATION

We do not pay claims if **you** have not notified **us** of them within 60 days of occurrence.

We do not pay claims for **vet** bills that are 12 months old or older when they are sent to **us**.

CLAIM NEGOTIATION

We may release information about **your** pet insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.

In respect of Third Party liability claims **you** must not settle, reject or negotiate or offer to pay any claim **you** have made or intend to make under this policy without our written permission.

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.

LAW APPLICABLE

This policy will be governed by the law applicable in the part of the United Kingdom, Channel Isles or Isle of Man in which **you** normally live. Legal proceedings will only take place in the courts of the part of the United Kingdom, Channel Isles or Isle of Man in which **you** normally live.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At MORE TH>N **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 sales and service number shown in **your** schedule. If **your** complaint relates to a claim then please call the claims helpline number shown in **your** policy booklet.

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: MORE TH>N
Customer Relations Team
PO Box 255
Wymondham NR18 8DP

Email: crt.halifax@uk.rsagroup.com

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 (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 0234567 (Free from a standard landline, mobiles may be charged)
0300 1239123 (Same rate as 01 or 02 numbers on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS 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 WE USE YOUR INFORMATION

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

MORE THAN is a trading style of Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we', 'us' and 'our' refers to the Group unless otherwise stated.

HOW YOUR INFORMATION WILL BE USED AND WHO WE SHARE IT WITH

Your information comprises of 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 Group 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 Group 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.

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 Group 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.

We would like to keep you informed (by phone, post, email or text) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information from us 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

USEFUL PHONE NUMBERS TO HELP YOU

Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of free helplines to deal with everything from claims to a change of address.

Vetfone 0800 072 8190

We know how important your pet's health is to you – they're your friend, your companion and a big part of your family. That's why, as part of your policy, we provide vetfone – a freephone helpline that you can use as often as you need.

Lines are open 24 hours a day, 365 days a year.

Customer service line 0330 102 3638

If your circumstances change and you need to update your cover or you have a query, just call the Customer Service Line.

Lines are open Monday to Friday 8am-6pm, Saturday 9am-5pm

Claims helpline 0330 100 7801

If you need to make a claim or enquire about an existing claim, just pick up the phone and call our Claims Helpline.

Lines are open Monday to Friday 8am-6pm, Saturday 9am-5pm.

MORE TH>N vet referral line 0330 100 6445

If you need help or advice about which referral vet to visit, please contact us on this helpline before an appointment is made.

DEFRA helpline 03459 335577

Lines are open Monday to Friday 8am-6pm.

morethan.com/pet



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WORKING TOGETHER FOR HEALTHIER PETS

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