

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 bokeh light effects. The dog is wearing a collar with a tag.

Pet Insurance Everything Explained Your Policy Wording

(Please keep this safe)

MORE TH>N®

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

CONTENTS

	Page
WORDS WITH SPECIAL MEANINGS.	4
WHAT YOU PAY TOWARDS THE COST OF A CLAIM (POLICY EXCESS)	4
POLICY COVER LEVELS.	5
ACCIDENT ONLY: VET FEES COVER.	6
BASIC: VET FEES COVER.	8
CLASSIC: VET FEES COVER.	11
PREMIER: VET FEES COVER.	13
ACCIDENTAL DAMAGE	15
DEATH FROM ACCIDENT	15
DEATH FROM ILLNESS	15
EMERGENCY BOARDING	16
EMERGENCY PET MINDING	16
THIRD PARTY LIABILITY COVER (DOGS ONLY)	17
LOST AND FOUND COVER	17
PETS ABROAD COVER	18
FAREWELL COVER	20
HOW TO MAKE A CLAIM	20
POLICY CONDITIONS APPLICABLE TO THE WHOLE POLICY	22
CANCELLING THE POLICY	22
POLICY EXCLUSIONS.	23
CLAIMS CONDITIONS	24
COMPLAINTS PROCEDURE	24
HOW WE USE YOUR INFORMATION	25
USEFUL PHONE NUMBERS TO HELP YOU.	Back page

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 injures the **pet**.

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**. Later 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 Ltd.

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)**. **Your** excess will increase when **your pet** turns 9 (except Accident Only).

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.

POLICY COVER LEVELS

INCLUDING THE OPTIONAL COVERS THAT ARE AVAILABLE

The limits shown will apply to each pet you insure.

	COVER LEVEL			
	ACCIDENT ONLY	BASIC	CLASSIC	PREMIER
Vet Fees up to	The amount shown on your Policy Schedule	The amount shown on your Policy Schedule	The amount shown on your Policy Schedule	The amount shown on your Policy Schedule
Treatment Period	12 months	12 months	For each accident or illness	Each year
VET FEES INCLUDE: Your schedule shows you the amount of vet fees we pay for each accident or illness. For the following 4 treatments, where an amount is shown below we will pay you up to that amount instead.				
<ul style="list-style-type: none"> Complementary Treatments up to Dental Care Behavioural Problems up to Treatment Food 	Not applicable Teeth and gums if damaged in an accident. Not applicable Not applicable	£500 Teeth and gums if damaged in an accident. Not applicable Only food developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication.	£1,000 Teeth and gums if damaged in an accident. Not applicable Only food developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication.	£1,500 up to £2,000 £1,000 up to £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 when travelling in the EU.	Not applicable	£1,500 or £3,000	£4,000 or £8,000	The amount shown on your Policy Schedule
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
Repeating the tapeworm	Not applicable	£250	£250	£250
FAREWELL COVER	OPTIONAL	OPTIONAL	OPTIONAL	INCLUDED
Euthanasia/Cremation/Burial up to	£150	£150	£150	£200

ACCIDENT ONLY: VET FEES COVER

Your schedule will show you if you have chosen the Accident Only cover level. When you've selected Accident Only cover you can buy the following optional covers: 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.

HOW ACCIDENT ONLY WORKS

This cover pays vet fees until your vet fee limit has been used up or until 12 months of treatment is given from the date that treatment first starts, whichever happens first. So that we can provide vet fees for up to 12 months of treatment, your policy must remain in force without a break in cover and your premiums must be paid. Once your vet fee limit is used up or 12 months of treatment has been given the accident or health issues linked to it are no longer covered and will be excluded from future claims.

Your premium, excess, benefits and policy terms and conditions can change, if they do we will always provide full details to you before your renewal date.

It's important you budget for renewal prices to increase as your pet gets older. There are a number of reasons including new developments in diagnosis and treatments have meant that vets can give pets even better care, which is 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.

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.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for vet fees if your pet has been hurt in an accident. We will also pay vet fees for your pet if it is ill as a result of the accident.</p> <p>Each accident or illness is covered for up to 12 months from the start of treatment or until the vet fee limit shown on your schedule is used up, whichever comes first, as long as your pet remains insured with us.</p> <p>Once your vet fee limit is used up or 12 months of treatment has been given the accident or health issues linked to it are no longer covered and will be excluded from future claims.</p> <p>Your vet fee limit includes: Dental care for teeth and gums if they are damaged by an accident.</p> <p>Example of a linked health issue; A number of cuts, bruises and broken bones damaged in a road accident will be paid under one vet fee limit.</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 the same accident causes your pet to suffer from:<ul style="list-style-type: none">disc problems to one or more discs we don't pay a separate vet fee limit for each disc we will 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 fee limit for each injury or each illness, we will pay it once for all the health issues linked to that accident.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:<ul style="list-style-type: none">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:<ul style="list-style-type: none">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.any accidents within the first 48 hours of your policy first starting or any illness or injury that develops from them;any treatment for any cruciate ligament problems however caused;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;for treatment, tests or procedures that do not treat an illness or injury, or that are preventative or cosmetic, including spaying and castration. We also do not pay for complications that result from any of these;

WHAT IS COVERED (CONTINUED)

WHAT IS NOT COVERED (CONTINUED)

We will not pay:

9. for routine examinations, nail clipping, bathing or de-matting;
10. the cost of **vet fees** outside normal surgery hours except where a **vet** considers **your pet** cannot wait until normal surgery hours;
11. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger it's health;
12. 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;
13. for food;
14. post mortem costs;
15. complementary treatment;
16. **vet fees** for an illness which was not caused by an **accident** covered by this policy;
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. costs charged by a **vet** to fill or provide a prescription or to complete claim forms or any costs charged to obtain receipts, invoices or reports required as part of a claim.
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

Your schedule will show you if you have chosen the Basic cover level. When you've selected Basic cover you can buy the following optional covers: Lost and Found Cover, Pets Abroad 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. You will only be able to claim for vet fees outside the UK, Isle of Man and the Channel Islands if you have bought Pets Abroad Cover.

HOW BASIC COVER WORKS

This cover pays vet fees until your vet fee limit has been used up or until 12 months of treatment is given from the date that treatment first starts, whichever happens first. So that we can provide vet fees for up to 12 months of treatment, your policy must remain in force without a break in cover and your premiums must be paid. Once your vet fee limit is used up or 12 months of treatment has been given the accident or illness is no longer covered and it will be excluded from future claims.

Your premium, excess, benefits and policy terms and conditions can change, if they do we will always provide full details to you before your renewal date.

Like us, as pets get older, sadly they're more likely to get ill. In fact our claims data shows that the cost of looking after your pet's health doubles every four to five years. That's why your renewal price increases each year and your excess will increase when your pet turns nine. Unfortunately, once a pet has been taken ill, in general they're more likely to get ill again. That's why, if a claim is paid, the price you will pay next year can double. It's important you budget for renewal prices to increase as your pet gets older. How much they go up is different for everyone and depends on things like your pet's breed, their age and health, and there is no limit to how much your renewal price can increase over time.

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

You will not be able to claim for vet fees outside the UK, Isle of Man and the Channel Islands unless you have bought Pets Abroad Cover. If this cover is bought and you are traveling with your pet, you will also be able to claim for vet fees in countries that are EU members of the PETS travel scheme as defined by DEFRA as long as you comply with the terms and conditions of the PETS Travel Scheme.

MEDICATION

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay vet fees if your pet has an accident or illness. Each accident or illness is covered for up to 12 months from the start of treatment or until the vet fee limit shown on your schedule is used up, whichever comes first, as long as your pet remains insured with us.</p> <p>Once your vet fee limit is used up or 12 months of treatment has been given the accident or illness is no longer covered and it will be excluded from future claims.</p> <p>Your vet fee limit includes:</p> <ul style="list-style-type: none">- Complementary treatment up to £500 to use when your pet is treated with acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy which is carried out by the treating vet or on the recommendation of the treating vet;- Dental care for teeth and gums if they are damaged by an accident.- Food developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication. No other food is covered.	<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. a separate vet fee limit for<ul style="list-style-type: none">• 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.3. 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:<ul style="list-style-type: none">• 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.

WHAT IS COVERED (CONTINUED)

Examples of linked health issues;

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 health issue.

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

WHAT IS NOT COVERED (CONTINUED)

We will not pay:

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.
4. for illnesses which **you** or **your vet** were aware of in the first 14 days of **your policy** first starting or any illness that develops from them.
by illness **we** mean:
 - diagnosed illness;
 - signs or symptoms of illness (undiagnosed illness);
 5. for **accidents** within the first 48 hours of **your policy** first starting, or any illness or injury that develops them;
 6. for any cruciate ligament 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;
 7. 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;
 8. for vaccinations, homeopathic vaccinations, flea tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);
 9. for treatment, tests or procedures that do not treat an illness or injury, or that are preventative or cosmetic, including spaying and castration. **We** also do not pay for complications that result from any of these;
 10. for routine examinations, nail clipping, bathing or de-matting;
 11. for treatment of behavioural problems;
 12. for pregnancy, giving birth or rearing puppies or kittens;
 13. the cost of **vet fees** outside normal surgery hours except where a **vet** considers **your pet** cannot wait until normal surgery hours;
 14. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger it's health;
 15. 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;

WHAT IS COVERED (CONTINUED)

WHAT IS NOT COVERED (CONTINUED)

We will not pay:

16. for the removal of dew claws unless as a result of an accident;
17. post mortem costs;
18. the cost of transplant surgery, including pre and post operative care;
19. for retained/undescended testicles (cryptorchidism);
20. 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);
21. stem-cell or gene therapy;
22. any claim as a result of a notifiable disease (full details on page 23);
23. for costs charged by a vet to fill or provide a prescription or to complete claim forms or any costs charged to obtain receipts, invoices or reports required as part of a claim.
24. we will not pay for parvovirus, hepatitis, distemper, leptospirosis in dogs or feline leukaemia, cat flu or infectious enteritis in cats if you have not had your pet vaccinated against them and kept the vaccinations up to date;
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

Your schedule will show you if you have chosen the Classic cover level. When you've selected Classic cover you can buy the following optional cover: Farewell Cover. If you have bought it, it will appear on your schedule. You can only buy this cover when you first buy your policy or when you renew your policy. Your cover automatically includes Lost and Found Cover and Pets Abroad Cover.

HOW CLASSIC COVER WORKS

Each accident or illness is covered until your vet fee limit has been used up. So that we can provide cover until your vet fee limit is used up, your policy must remain in force without a break in cover and your premiums must be paid. Once your vet fee limit is used up the accident or illness is no longer covered and it will be excluded from future claims.

Your premium, excess, benefits and policy terms and conditions can change, if they do we will always provide full details to you before your renewal date.

Like us, as pets get older, sadly they're more likely to get ill. In fact our claims data shows that the cost of looking after your pet's health doubles every four to five years. That's why your renewal price increases each year and your excess will increase when your pet turns nine.

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

It's important you budget for renewal prices to increase as your pet gets older. How much they go up is different for everyone and depends on things like your pet's breed, their age and health, and there is no limit to how much your renewal price can increase over time.

Please refer to your Policy Schedule for details of the policy excess applicable to your Pet(s). You will be able to claim for vet fees in the UK, Isle of Man and the Channel Islands. Under Pets Abroad Cover you will also be able to claim for vet fees whilst traveling with your pet to countries that are EU members of the PETS travel scheme as defined by DEFRA as long as you comply with the terms and conditions of the PETS Travel Scheme.

MEDICATION

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

WHAT IS COVERED

We will pay vet fees if your pet has an accident or illness.

Each accident or illness is covered for up to the vet fee limit shown on your schedule. There is no time limit in a claim, as long as your pet remains insured with us.

Once your vet fee limit is used up the accident or illness is no longer covered and it will be excluded from future claims.

Your vet fee limit includes:

- Complementary treatment of up to £1,000 to use when your pet is treated with acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy which is carried out by the treating vet or on the recommendation of the treating vet;
- Dental care for teeth and gums if they are damaged by an accident;
- Food developed to dissolve urinary crystals or stones or to treat renal and thyroid conditions when given as well as or instead of medication; No other food is covered.

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. a separate vet fee 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.
3. 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.
4. for illnesses which you or your vet were aware of in the first 14 days of your policy first starting or any illness that develops from them.
by illness we mean:
 - diagnosed illness;
 - signs or symptoms of illness (undiagnosed illness);

WHAT IS COVERED (CONT.)

Examples of linked health issues:

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 health issue.

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 the same skin or ear disease.

WHAT IS NOT COVERED (CONT.)

We will not pay:

5. for **accidents** within the first 48 hours of **your** policy first starting, or any illness or injury that develops them;
6. for any cruciate ligament 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;
7. 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;
8. for vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);
9. for treatment, tests or procedures that do not treat an illness or injury, or that are preventative or cosmetic, including spaying and castration. We also do not pay for complications that result from any of these;
10. for routine examinations, nail clipping, bathing or de-matting;
11. for treatment of behavioural problems;
12. for pregnancy, giving birth or rearing puppies or kittens;
13. the cost of **vet fees** outside normal surgery hours except where a **vet** considers **your pet** cannot wait until normal surgery hours;
14. non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger its health;
15. 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;
16. for the removal of dew claws unless as a result of an **accident**;
17. post mortem costs;
18. the cost of transplant surgery, including pre and post operative care;
19. for retained/undescended testicles (cryptorchidism);
20. 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);
21. stem-cell or gene therapy;
22. any claim as a result of a notifiable disease (full details on page 23);
23. for costs charged by a **vet** to fill or provide a prescription or to complete claim forms or any costs charged to obtain receipts, invoices or reports required as part of a claim.
24. for parvovirus, hepatitis, distemper, leptospirosis in dogs or feline leukaemia, cat flu or infectious enteritis in cats if **you** have not had **your pet** vaccinated against them and kept the vaccinations up to date;
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

Your schedule will show if you have chosen the Premier cover level. Premier cover automatically includes Lost and Found Cover, Pets Abroad Cover and Farewell Cover.

HOW PREMIER COVER WORKS

Premier provides cover for treatment costs for ongoing or one off **accidents** and illnesses. Your schedule will show you your **vet fee** limit and any limit for each **accident** or illness that may apply to you. As long as you renew your policy with us and there's no break in cover your **vet fee** limit and limit for each **accident** or illness becomes available to use again.

So, if while insured with us, your pet starts to develop an ongoing illness, like diabetes or arthritis, or a reoccurring illness like an ear infection, we do not put a time limit on how long treatment can last. Once you use up your **vet fee** limits you have to pay treatment bills yourself until your policy renews.

Your premium, excess, benefits and policy terms and conditions can change, if they do we will always provide full details to you before your renewal date.

Like us, as pets get older, sadly they're more likely to get ill. In fact our claims data shows that the cost of looking after your pet's health doubles every four to five years. That's why your renewal price increases each year and your excess will increase when your pet turns nine.

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

It's important you budget for renewal prices to increase as your pet gets older. How much they go up is different for everyone and depends on things like your pet's breed, their age and health, and there is no limit to how much your renewal price can increase over time.

Please refer to your Policy Schedule for details of the policy excess applicable to your Pet(s). You will be able to claim for vet fees in the UK, Isle of Man and the Channel Islands. Under Pets Abroad Cover you will also be able to claim for vet fees whilst traveling with your pet to countries that are EU members of the PETS travel scheme as defined by DEFRA as long as you comply with the terms and conditions of the PETS Travel Scheme.

MEDICATION

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

WHAT IS COVERED

We will pay **vet fees** if your pet has an **accident** or illness.

Your schedule will show you your **vet fee** limit and any limit for each **accident** or illness that may apply to you.

Once you use up your **vet fee** limits you have to pay treatment bills yourself until your policy renews.

Your **vet fee** limit includes:

- Complementary treatment up to £1,500 to use when your pet is treated with acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy which is carried out by the treating vet or on the recommendation of the treating vet;

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. a separate **vet fee** 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.
 3. 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.

WHAT IS COVERED (CONT.)

- Dental care up to £2,000.
How dental care works – there are 4 parts to this cover:
- 1) If **your pet** has a dental check every 12 months. Once it has had its first check and **your vet** has done any necessary work, should **your pet** suffer from tooth decay or gum disease before the next 12 month check or if tooth decay or gum disease are seen at the time of the next check, **we** pay for the treatment.
If **your pet** doesn't have a check every 12 months, or if the work required is not done we will only pay:
- 2) For teeth or gums if they are damaged in an **accident**;
- 3) If an underlying illness causes tooth decay or gum disease;
- 4) To remove teeth to treat an illness.
- Behavioural problems up to £1,000.
We will pay for the treatment of changes to **your pets** normal mental or emotional state following a referral from a **vet**.
- Treatment food up to £500 but not obesity and oral hygiene diets.

WHAT IS NOT COVERED (CONT.)

- We** will not pay:
4. for illnesses which **you** or **your vet** were aware of in the first 14 days of **your** policy first starting or any illness that develops from them.
by illness we mean:
diagnosed illness;
signs or symptoms of illness (undiagnosed illness);
 5. for **accidents** within the first 48 hours of **your policy** first starting, or any illness or injury that develops them;
 6. or any cruciate ligament 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;
 7. 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;
 8. for vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment (except under Pets Abroad Cover where repeat tapeworm treatment is provided);
 9. for treatment, tests or procedures that do not treat an illness or injury, or that are preventative or cosmetic, including spaying and castration. **We** also do not pay for complications that result from any of these;
 10. for routine examinations, nail clipping, bathing or de-matting;
 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 its health;
 14. for the removal of dew claws unless as a result of an **accident**;
 15. post mortem costs;
 16. the cost of transplant surgery, including pre and post operative care;
 17. for retained/undescended testicles (cryptorchidism);
 18. 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);
 19. stem-cell or gene therapy;
 20. any claim as a result of a notifiable disease (full details on page 23);
 21. for costs charged by a **vet** to fill or provide a prescription or to complete claim forms or any costs charged to obtain receipts, invoices or reports required as part of a claim;
 22. for parvovirus, hepatitis, distemper, leptospirosis in dogs or feline leukaemia, cat flu or infectious enteritis in cats if **you** have not had **your pet** vaccinated against them and kept the vaccinations up to date;
 23. for the cost of the dental check.
 24. anything detailed in the conditions or exclusions shown on pages 22-24;
 25. any treatment costs incurred after the limit shown on **your** schedule is reached.
 26. any treatment costs incurred after the period of insurance has expired, unless **you** and **we** have agreed to further periods of insurance.

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 5.</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 5.</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. the purchase/donation price unless your pet was put to sleep for humane reasons and to stop incurable suffering; the purchase/donation price if your pet was put to sleep due to aggression, unless it can be linked to an accident covered by this policy;4. 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 for each pet is up to the purchase/donation price shown on your policy schedule, up to a maximum of the limit shown on the cover level table on page 5.</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. the purchase/donation price unless your pet was put to sleep for humane reasons and to stop incurable suffering; the purchase/donation price if your pet was put to sleep due to aggression, unless it can be linked to an illness covered by this policy.5. 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 5.</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 or illness;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 5.</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 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)

Someone might bring a legal action against **you**, if for example, **your pet** caused an accident or injured someone. This section of cover could pay for the costs that could result.

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: 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 5.</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; any incident that occurs while your dog is in the care and or control of someone who carries out the following activities as their profession: dog minder, dog sitter, dog walker, dog groomer or dog day care provider; finances, 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 5.</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 5.</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 5.</p>	<p>We will not pay for 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; to the person who stole your pet, or any person who is in collusion with the person who stole your pet. <p>We will not pay for:</p> <ol style="list-style-type: none"> 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;

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.

This cover is subject to the regulatory environment allowing pet travel to continue.

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. Details can change, so you will need to check when you intend to travel, the phone number for DEFRA is shown on the back page.

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
<p>Three trips in any period of insurance.</p> <p>No trip can last longer than 60 days. Each trip must start and end in the United Kingdom.</p>	<p>We will not pay for:</p> <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.
<p>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.</p> <p>This extension does not increase the limit we provide for your UK vet fees.</p> <p>The same one overall limit for vet fees applies for claims that occur in both the UK and EU.</p>	<p>We will not pay for:</p> <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 an accident or illness or signs or symptoms of an accident or illness that you or your vet were aware of before you booked your holiday/trip or before your cover start date.
<p>Your carrier must be a transport company approved by the United Kingdom Government to carry animals in accordance with the Pet Travel Scheme (PETS).</p> <p>The most we will pay for each pet for each period of insurance is shown on the cover level table on page 5.</p>	<p>We will not pay for:</p> <ol style="list-style-type: none">1. anything detailed in the conditions or exclusions shown on pages 22-24.

WHAT IS COVERED

Repeat tapeworm treatment

We will pay for the cost of repeat tapeworm treatment if **your** departure home is delayed by **your** carrier.

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 5.

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 5.

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 5.

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 5.

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 5.

WHAT IS NOT COVERED

We will not pay for:

1. Obtaining the initial worming treatment;
2. fees incurred if the initial and repeat worming treatment was not performed in the time-scale required by PETS;
3. anything detailed in the conditions or exclusions shown on pages 22-24.

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 **you** or **your** **vet** were aware that **your** **pet** was suffering from an **accident** or illness or signs or symptoms of an **accident** or illness 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 5.

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; putting **your pet** to sleep due to aggression, unless it can be linked to an accident or illness covered by this policy;
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 may 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 the 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 an accident or illness 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.

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 5.

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**.

PROVIDING INFORMATION

You must 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.

WEIGHT AND CARE OF YOUR PET

It is **your** duty as the owner of **your pet** to manage **your pet's** weight by taking advice and making yourself aware of the acceptable weight range for **your pet** at the various stages of its life, **you** must take steps to prevent or reduce the increased health risk that being obese or underweight can bring. If **you** need help or advice contact **vetfone** on 0800 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 arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows signs or symptoms of illness or injury.

TRANSFERRING YOUR INTEREST IN THE POLICY

You cannot transfer **your** interest in this policy to anyone else without our written permission.

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 of knowing about any of the following changes. These changes may affect the price of **your** pet insurance and the cover we can provide. If we are not told, **your** claim payment may be reduced or not be made. **Your** policy may be cancelled; and **you** may not receive a refund of premium.

About **you** and **your pet**

you are going to move home;

you are no longer the owner of the **pet**;

your pet stops living with **you** at **your** home;

Dogs only

your pet is used for racing;

your pet has had complaints made about its behaviour (aggression, attacking or biting);

your pet has been the cause of an accident or legal action;

your pet has been trained to attack;

your pet is used for security purposes or as a guard dog;

Both dogs and cats

your pet is used for breeding (this means bred more than 2 times in its life) or to make money, earn an income or as a business;

you become aware that **your pet** is not the breed **you** thought and it is no longer correctly described on **your** schedule.

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.

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 if we identify serious grounds for doing so, including but not limited to:

- failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

In these circumstances we would where possible, contact you and seek to resolve the matter with you.

You will be entitled to a refund of a proportion of any unexpired premium, providing no claims had been made for the current period of insurance.

We may also cancel the policy if a change in your circumstances (page 22) means that you or your pet no longer meet the eligibility for this policy or due to the fraud condition on page 22

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

CHANGING COVER

If we offer and you accept a change in your vet fee 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 accident or illness first arose.

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.

NOTIFIABLE DISEASES

We will not pay claims for any pet which suffers from a notifiable disease as named in the Animal Health Act, 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 Animal Health 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.

DANGEROUS DOGS

We will not pay claims for any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

TERRITORIAL LIMITS

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

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.

LATE NOTIFICATION

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

We do not pay vet invoices that are 12 months older than the last date of treatment.

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.

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.

OUR PROMISE TO YOU

We will:

- acknowledge **your** complaint promptly;
- investigate **your** complaint quickly and thoroughly;
- keep **you** informed of progress;
- do everything possible to resolve **your** complaint fairly;
- ensure **you** are clear on how to escalate **your** complaint, if necessary.

STEP 1

If **your** complaint relates to **your** policy then please contact the 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 on an informal basis, within three business days. Where **we** have been able to, **we** will send **you** a letter confirming this. **We'll** also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you** are unhappy with the outcome.

STEP 2

In the unlikely event that **we** are unable to resolve **your** concerns through **our** informal complaints process, **our** Customer Relations Team will then review the matter on behalf of **our** Chief Executive. Once **our** Customer Relations Team have reviewed **your** complaint they will send **you** a final decision in writing within 8 weeks of the date **we** received **your** complaint.

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

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

IF YOU ARE STILL NOT HAPPY

If you are still unhappy after our Customer Relations Team's 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. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR
Telephone: 0800 023 4567 (free from mobile phones
and landlines)
0300 123 9123 (costs no more than calls to
01 or 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service 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

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This privacy notice will help you understand the following:

WHO ARE WE?

We are Royal & Sun Alliance Insurance Ltd (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with other companies.

WHY DO WE COLLECT AND USE YOUR PERSONAL INFORMATION?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products,

sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data".

For marketing, you will always be given a choice over the use of your data.

- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

WHERE ELSE DO WE COLLECT INFORMATION ABOUT YOU?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so, or;
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies, or;
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

WILL WE SHARE YOUR PERSONAL INFORMATION WITH ANYONE ELSE?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

WHICH DECISIONS MADE ABOUT YOU WILL BE AUTOMATED?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are done to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

FOR HOW LONG WILL WE KEEP YOUR INFORMATION?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

WILL YOU BE CONTACTED FOR MARKETING PURPOSES

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

YOUR INFORMATION IS INCORRECT WHAT SHOULD YOU DO?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

WHAT ARE YOUR RIGHTS OVER THE INFORMATION THAT IS HELD BY RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

- 1 Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
- 2 Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
- 3 Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
- 4 Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
- 5 Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
 - a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request please provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

OUR PRIVACY NOTICE.

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

HOW YOU CAN CONTACT US ABOUT THIS PRIVACY NOTICE?

If you have any questions or comments about this privacy notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough
Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

HOW YOU CAN LODGE A COMPLAINT?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

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

MORE TH>N®