

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: MORE TH>N – Classic

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

It is an annual contract that provides cover for the cost of the major risks of owning a dog or cat, including the cost of vet treatment. This policy provides cover for vet fees against injury, illness or disease for each new medical condition up to £4,000 or £8,000 depending on the limit you have chosen. This will be shown on your schedule. Each condition is covered until the £ limit has been reached. As long as your pet remains insured with us, there is no time limit on a claim.



What is insured?

- ✓ Vet fees up to £4,000 or £8,000 (see schedule). Includes:
 - Treatment period for each condition.
 - Complementary treatment up to £1,000.
- ✓ Third Party Liability (dogs only) up to £2m.
- ✓ Accidental Damage up to £1,000.
- ✓ Death from Accident up to £1,000.
- ✓ Death from Illness (pets aged under 9) up to £1,000.
- ✓ Emergency Pet Boarding / Pet Minding up to £1,000.
- ✓ Lost and Found Cover (Advertising up to £1,000, reward up to £1,000, purchase/donation price up to £1,000).
- ✓ Pets Abroad Cover under PETS Travel Scheme, your Vet fees limit includes cover for up to 3 trips within the EU of up to 60 days each (see DEFRA for details). Each trip must start and end in the UK. Additional cover for emergency expenses up to £1,000, holiday cancellation up to £2,000, quarantine costs up to £1,000, loss of healthcare certificate up to £250 and repeating the tapeworm treatment up to £250.

Optional cover you may have chosen

Farewell cover up to £150.



What is not insured?

- ✗ Pets under 8 weeks of age.
- ✗ Any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or Wolf Hybrids.
- ✗ Any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding or monetary gain.
- ✗ Routine examinations, nail clipping, vaccinations, spaying or castration, flea, tick or worming prevention or treatment, bathing or de-matting, supplements and probiotics.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.



Are there any restrictions on cover?

- ! Payments for a condition will stop once your vet fee limit has been reached and it will be excluded from future claims.
- ! If the same medical condition causes your pet to suffer from a number of injuries, illnesses or changes in your pet's health or behaviour they will be considered to be one condition, we will not pay the vet fee limit for each injury, illness or change in your pet's health or behaviour, we will pay it once for all the health issues linked to that medical condition.

We do not cover:

- ! Any pre-existing condition or illness.
- ! Any physical abnormality noticed before the policy is taken out.
- ! Any accidents within the first 48 hours of your cover start date or any illness or injury that develop from them.
- ! Any claims for any changes in your pet's health or behaviour within the first 14 days of your cover start date or any illness that develops from these changes.
- ! Any cruciate ligament problems noticed within the first 14 days of your cover start date however caused or any arthritis or other illness or injury that develops from them.
- ! Excesses – this is the part of the claim you have to pay. Please note that your excess will increase when your pet turns 9.
- ! Vet Referral excess – if a referral vet from outside our network is chosen, you will need to pay £200 of the referral vet fee yourself in addition to your policy excess.
- ! Damage to anything owned by you, your family, employees or anyone looking after your pet with your permission.
- ! Death, injury, loss or damage to you, your family, employees or anyone looking after your pet with your permission.
- ! The use of your dog for trade, business or profession.
- ! Death from illness for any pets aged 9 years and above.
- ! Death from illness that happens within the first 14 days of your policy.
- ! Death from an accident that happens within the first 48 hours of your policy.
- ! Emergency pet boarding or minding fees if you stay in hospital for less than 4 days in a row.
- ! Emergency pet boarding or minding fees for any stay in hospital you knew you needed before the cover start date.
- ! Any reward we have not agreed to before you advertise it.
- ! Any reward paid to anyone who lives with you or was looking after your pet when it was lost or stolen.
- ! More than 3 trips abroad in any period of insurance.
- ! Any trip abroad which lasts more than 60 days.
- ! Non-compliance with the PETS Travel Scheme.
- ! Countries that are non-EU members of the PETS travel scheme as defined by DEFRA.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom, Channel Islands, Isle of Man, Eire and the Member Countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- In the event of a claim, you must notify us within 60 days of occurrence.
- You must agree that your current, previous or referral vet may release information or records regarding the medical history, including test results for any pet insured with us.
- You must pay the premium shown on the policy schedule.
- You must comply with all the conditions set out in the Policy.
- If you have made a claim and have any remaining cover benefits you wish to use in the next policy year, you must renew your policy with us and there must be no break in cover.



When and how do I pay?

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



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



How do I cancel the contract?

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