

## PET INSURANCE POLICY SUMMARY

MORE TH>N Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc. 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 veterinary treatment. It may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy features and benefits, and any significant limits or exclusions. For full policy details and our full terms and conditions, please read your Policy Wording, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel the Policy” for more information.

You can choose whether you would like Accident Only, Basic, Classic or Premier level of cover.

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	Each condition	Each year
<b>VET FEES INCLUDE:</b> Your schedule will show you the amount of vet fees we will pay for each condition. For the following treatments, we will pay you up to the amounts shown below instead.				
• Complementary Treatments up to	Not applicable	£500	£1,000	£1,500
• Dental Care up to	Not applicable	Not applicable	Not applicable	£2,000
• Behavioural Problems up to	Not applicable	Not applicable	Not applicable	£1,000
• Treatment Food up to	Not applicable	Not applicable*	Not applicable*	£500
Accidental Damage up to	£500	£500	£1,000	£2,000
Third Party Liability (Dogs only) up to	£500,000	£1,000,000	£2,000,000	£3,000,000
Helpline – vetfone	Yes	Yes	Yes	Yes
Death from Accident up to	Not applicable	£500	£1,000	£2,000
Death from illness (under 9s only) up to	Not applicable	£500	£1,000	£2,000
Emergency Boarding up to	Not applicable	£1,000	£1,000	£1,000
Emergency Pet Minding up to	Not applicable	£1,000	£1,000	£1,000
<b>ADDITIONAL OPTIONS</b>				
<b>LOST AND FOUND COVER</b>	<b>OPTIONAL</b>	<b>OPTIONAL</b>	<b>INCLUDED</b>	<b>INCLUDED</b>
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

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

	COVER LEVEL			
	ACCIDENT ONLY	BASIC	CLASSIC	PREMIER
ADDITIONAL OPTIONS (CONT.)				
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

FEATURES AND BENEFITS (POLICY SECTION)	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>VET FEES</b>	
<p>Accident Only – provides cover if your pet has been hurt in an accident or your pet is ill as a result of the accident. If the same <b>accident</b> causes <b>your pet</b> to suffer from a number of injuries, or changes in <b>your pet's</b> health or behaviour or if the accident causes your pet to suffer from an illness, <b>we will not pay the vet fee limit for each injury, each illness or change in your pet's health or behaviour, we will pay it once for all the health issues linked to that accident.</b></p> <p>Basic, Classic and Premier – provides cover if your pet is injured or ill and includes cover for complementary treatment.</p> <p>Basic and Classic – If the same medical condition causes your pet to suffer from a number of injuries, illnesses or changes in your pet's health or behaviour they will be considered to be one condition, we will not pay the vet fee limit for each injury, illness or change in your pet's health or behaviour, we will pay it once for all the health issues linked to that medical condition.</p>	<p>We will not pay for:</p> <p>If you or your vet notice changes in your pet's health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these changes.</p> <p>Any physical abnormality which you were aware of or is noted by your vets before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;</p> <p>any accidents within the first 48 hours of your cover start date in the first period of insurance, we will not pay for treatment of these accidents or any illness or injury that develops from them;</p> <p>any treatment for any cruciate ligament problems however caused.</p> <p>We will not pay for:</p> <p>If you or your vet notice changes in your pet's health or behaviour before your policy was taken out, or you have been advised before the cover start date that a condition, illness or injury may lead to further illness or treatments, we will consider this to be a pre-existing condition or illness, and it will not be covered by your policy. We will not pay for any illness or injury that develops from these changes.</p> <p>Any physical abnormality which you were aware of or is noted by your vets before the policy is taken out will not be covered and nor will any illnesses and treatments which arise from it;</p> <p>any claims for any changes that you or your vet notices in your pet's health, or behaviour within the first 14 days of the cover start date in the first period of insurance, or any illness that develops from these changes;</p> <p>any claims as a result of your pet having an accident in the first 48 hours of the cover start date in the first period of insurance, or any illness or injury that develop from this accident;</p>

**FEATURES AND BENEFITS (POLICY SECTION)**

Premier includes cover for behavioural problems, dental care and treatment food.

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

cruciate ligaments, if you or your vet notice any cruciate ligament problems however caused, including problems caused by accidents within the first 14 days of your cover start date in the first period of insurance, we will not pay for treatment of these problems or for arthritis or other illness or injury that develops from them.

We will not pay for:  
 routine examinations, nail clipping, bathing or de-matting, spaying or castration;  
 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;  
 vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment;  
 stem-cell or gene therapy;  
 costs charged by a vet to fill or provide a prescription.

**ACCIDENTAL DAMAGE**

If while visiting someone else's property your pet causes accidental damage to personal property.

Damage to personal property owned by or in the control of you, your family, employee or guest.  
 Damage to any personal property belonging to any person entrusted with the care, control and custody of your pet.  
 Any damage occurring when your pet is left in a home where no person aged 18 or over is present.  
 Damage to any motor vehicle or its contents.  
 Damage caused by your pet fouling, vomiting or urinating on/in any items.

**THIRD PARTY LIABILITY**

Damages and legal costs to others which you become legally liable to pay if your dog causes:

- death or injury to a person;
- loss or damage to their property.

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:

- 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.

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.  
 Liability arising from:

- 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.

**DEATH FROM ACCIDENT (NOT INCLUDED IN ACCIDENT ONLY COVER)**

If your pet dies as a result of an accident or is put to sleep by a vet as a result of the accident.

Death as a result of an accident that happens within the first 48 hours of the first period of insurance of your policy.

FEATURES AND BENEFITS (POLICY SECTION)	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>DEATH FROM ILLNESS (NOT INCLUDED IN ACCIDENT ONLY COVER)</b>	
<p>If your pet dies from illness or is put to sleep by a vet as a result of illness.</p>	<p>Death as a result of illness that happens within the first 14 days of the first period of insurance of your policy. Any claim for any pets aged 9 years and above.</p>
<b>EMERGENCY BOARDING (NOT INCLUDED IN ACCIDENT ONLY COVER)</b>	
<p>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>Any stay in hospital that you knew you needed before the cover start date. Boarding fees if you stay in hospital for less than 4 days in a row.</p>
<b>EMERGENCY PET MINDING (NOT INCLUDED IN ACCIDENT ONLY COVER)</b>	
<p>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>Any stay in hospital that you knew you needed before the cover start date. Pet minding fees if you stay in hospital for less than 4 days in a row.</p>
<b>LOST AND FOUND COVER (OPTIONAL WITH ACCIDENT ONLY AND BASIC COVER)</b>	
<p>The cost of advertising locally and for offering a suitable reward for the recovery of your pet if it is lost or stolen.</p> <p>If your pet is permanently lost or stolen, ('permanently' means lost or stolen for 90 days) and is not recovered despite the use of the advertising and reward cover.</p>	<p>Any reward:</p> <ul style="list-style-type: none"> <li>• given to any person who lives with you;</li> <li>• paid to anyone who was looking after your pet when it was lost or stolen;</li> <li>• not supported by a signed receipt which shows the full name and address of the person who finds your pet;</li> <li>• that we have not agreed to before you advertised it.</li> </ul> <p>Any claim made after 121 days from the date your pet was lost or stolen.</p>
<b>PETS ABROAD COVER (NOT AVAILABLE WITH ACCIDENT ONLY COVER/OPTIONAL WITH BASIC COVER)</b>	
<p>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.</p> <p>Three trips in any period of insurance. No trip can last longer than 60 days. Each trip must start and end in the United Kingdom.</p> <p>Pets Abroad cover includes:</p> <ul style="list-style-type: none"> <li>• European Vet cover;</li> <li>• Emergency expenses;</li> <li>• holiday cancellation;</li> <li>• quarantine costs;</li> <li>• loss of Healthcare Certificate/Passport.</li> </ul>	<p>Non-compliance with the PETS Travel Scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA. More than 3 trips in any period of insurance. Any trip which lasts more than 60 days. Anything that is not covered under your vet fees in the UK section of cover. Any claim resulting from a condition you knew about before booking your holiday/trip or before your cover start date. Bringing your pet home if it should die while you are on a trip.</p>
<b>FAREWELL COVER (OPTIONAL FOR ALL EXCEPT PREMIER COVER)</b>	
<p>The cost if your pet is put to sleep by a vet. The cost of cremation or burial if your pet dies or is put to sleep by a vet.</p>	<p>Putting your pet to sleep unless it was necessary for humane reasons or to stop incurable suffering. 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.</p>

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

### VET FEES

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

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

### THIRD PARTY LIABILITY

The first £250 of any claim.

### VET REFERRAL EXCESS

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

### TREATMENT PERIODS EXPLAINED

#### Accident Only

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

#### Basic

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

#### Classic

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

#### Premier

Provides cover for vet fees against injury, illness or disease. You will be covered for up to a set £ limit each year, your Policy Schedule will show if you have a maximum £ limit for each condition and these limits will be reinstated each year providing cover is made available to you and you continue to renew your policy with us.

### DEATH FROM ILLNESS, DEATH FROM ACCIDENT, THEFT AND STRAYING

Provides cover for the purchase price of your pet, up to the limit shown. 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, providing you have the cover on your policy, for death from illness, death from accident or Lost and Found cover – depending on the type of claim you make. Death from Illness, Death from Accident are not applicable if you have chosen the Accident Only cover level.

### MAIN EXCLUSIONS THAT APPLY TO ALL SECTIONS OF COVER

The maximum amount payable for each benefit is shown on your Policy Schedule.

You must pay an amount (the excess) towards the cost of vet fees your pet receives.

The policy excludes claims when your pet is under 8 weeks old.

The policy excludes claims that happened before your pet's insurance started.

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

## 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](http://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.

## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy 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. To cancel please write to the address or call the number shown in your policy documentation. On receipt of your notice, we will refund any premiums already paid, except where you have already made a claim under your policy.

### CLAIMS

Should you wish to claim under your Pet Insurance policy you should call the Claims Helpline on 0330 100 7801 as soon as possible. In respect of Third Party Liability you must not settle, reject, negotiate or agree to pay any claim without our prior agreement. Full details of how to claim are included in the Policy Wording.

### COMPLAINTS

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. If you have cause for complaint you should initially contact the person who arranged the policy for you or the MORE TH>N Manager at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

MORE TH>N	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Team PO Box 255 Wymondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

## COMPENSATION



Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## OTHER IMPORTANT INFORMATION

### PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax at the current rate where applicable.

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

### RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change the cover or to cancel it then please tell us before the renewal date. If you pay by direct debit we will continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payments by credit/debit card you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of the premium paid for cover after the renewal date, as described in "Your Right to Cancel the Policy" above.

### TERMINATION OF THE CONTRACT

You may cancel the policy at any time by writing to us at least 14 days before the next premium is due.

We may cancel the policy at any time, by giving you at least 14 days notice at your last known address. You may be entitled to a proportional refund of any premiums paid, provided you have not made a claim in the current period of insurance.

### THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands, Isle of Man in which you live. Full details will be provided in your Policy Wording.

### FINANCIAL SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your Policy Wording.

### RSA

MORE TH>N Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this one on the Financial Services Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

[morethan.com/pet](https://morethan.com/pet)



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