

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

**Product:** MORE THAN – Premier

This document is a summary and includes details of cover and restrictions that we believe are important to our customers. Full details of your cover and restrictions will be provided in your policy documentation. To ensure that you have the correct level of cover for your needs please read the policy wording and your schedule.

### What is this type of insurance?

Pet insurance is an annual contract that helps you pay for the cost of vet treatment if your pet is ill or is injured. **This policy gives you up to £1,000, £2,000, £4,000 or £6,000 depending on the limit you have chosen, to use on vet fees for each accident or illness. There is no limit to the number of accidents or illnesses you can claim for in a period of insurance.** Pets cost more to insure as they get older, as like us, with age they are sadly more likely to get ill. That's why it's important you budget for renewal prices to increase each year, how much they go up is different for everyone and depends on things like your pet's breed, their age and health. Once a pet has been ill, they are generally more likely to get ill again. That's why, if a claim is paid, the price you'll pay next year can double and there is no limit to how much your renewal price can increase over time. Your excess will also increase when your pet turns nine. As long as you renew your policy with us and there's no break in cover your vet fees limit and limit for each accident or illness becomes available to use again.



#### What is insured?

✓ Vet fees of up to £1,000, £2,000, £4,000 or £6,000 depending on the limit you have chosen, for each accident or illness. Vet fees include:

- Complementary treatment up to £1,500.
- Behavioural problems up to £1,000.
- Dental care up to £2,000.

How dental care works – there are 4 parts to this cover, please also read the restrictions on 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'll 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; or
- 4) To remove teeth as treatment of an illness which is not gum disease or tooth decay.

An accident is a sudden, unexpected, specific event that injures the pet.

- Treatment food up to £500 but not obesity and oral hygiene diets.

✓ Third Party Liability (dogs only) up to £3M.



#### Are there any restrictions on cover?

! If you use up your vet fees limits you have to pay treatment bills yourself until your policy renews.

! We don't pay under a separate vet fee limit for:

- cruciate ligaments in each leg – we'll not pay the vet fee limit for each leg, both legs are treated as one health issue;
- each spinal disc – we'll 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.

! We'll not pay for health issues, concerns, illnesses and injuries which you or your vet were aware of before you took out the policy, they are known as pre-existing conditions, they are:

- signs or symptoms of diagnosed or undiagnosed injuries or illnesses;
- existing illnesses or injuries;
- existing physical abnormalities;
- existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;
- illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.

We consider the following to also be 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.

! 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, both diagnosed illness and signs or symptoms of illness (undiagnosed illness).

! Accidents within the first 48 hours of your policy first starting, or any illness or injury that develop from them.

! Cruciate 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.

! We do not pay for the cost of the dental check.

! Liability claims covered by any other policy unless all cover under that policy has been used up.

! The excess is the part of a claim you have to pay; details are on your schedule. When your pet turns 9 this excess increases. If our referral vets are not used, you may also need to pay £200 of the referral vet fee, plus your policy excess.



#### What is not insured?

- ✗ Pets less than 8 weeks of age.
- ✗ Any pedigree, cross or mixed breed of any of the following: Pit Bull, Pit Bull type, Japanese Tosa, Fila Brasileiro, Dogo Argentino, American Bulldog, Wolf or Wolf hybrid or of any breed not on our breed list unless we have agreed to cover it.
- ✗ Any dog that is trained to attack, used for security or as a guard dog or which is used for fighting or any form of racing.
- ✗ Pets used for breeding (not bred more than 2 times in its life) or to make money, earn an income or as a business.
- ✗ Routine examinations, vaccinations, spaying or castration, flea, tick or worming treatment, supplements and probiotics.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.
- ✗ Costs charged by a vet to fill or provide a prescription.
- ✗ Costs of obtaining receipts, invoices or reports or charges to fill in claim forms.



## Where am I covered?

- ✓ Within the territorial limits of the United Kingdom, Channel Islands, Isle of Man and Eire.



## What are my obligations?

- You must:
  - answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that we detail in your policy;
  - check your breed information is correct as this may affect any claims and your premium;
  - tell us as soon as you become aware of any incident which may lead to a liability claim;
  - pay your premium and comply with the terms and conditions set out in the policy.
- To keep lifetime cover benefits, you must renew your policy without any break in your cover.
- If the policy isn't renewed, your cover will end and it might be difficult to find a new insurer who will cover any health problems your pet already has.



## When and how do I pay?

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



## When does the cover start and end?

Your cover start and end date is shown on your policy schedule.



## How do I cancel the contract?

You can cancel by calling our Customer Service Line. Details are in your documentation and on our website.