

# MORE TH>N<sup>®</sup>

Pet Insurance



Your Pet Insurance Policy Wording.  
Please keep this safe

## MORE THAN Welcome

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

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

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

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

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

## The insurance contract

This Policy is a legal contract between you and us. The Policy and Schedule make one document and must be read together. Please keep them together.

The contract is based on the information you provided when you applied for the insurance.

Our part of the contract is that we will provide the cover set out in this Policy for:

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

Your part of the contract is you must:

- pay the premium as shown on the policy Schedule;
- comply with all the conditions set out in this Policy.

If your part of the contract is not met, we may turn down a claim, increase the premium or you may find that you do not have any cover.

We can choose not to offer renewal of a policy, if we do, we would let you know in advance of your renewal date so that you have enough time to make alternative insurance arrangements.

# Policy Wording

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## Words with special meanings

Some words have a special meaning in the policy. They are listed below. Whenever a word with a special meaning is used in the remainder of the policy, it will be printed in **bold** type.

**Accident:** A sudden, unexpected, specific event that 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
<b>VET FEES INCLUDE:</b> 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"> <li>Complementary Treatments up to</li> <li>Dental Care</li> <li>Behavioural Problems up to</li> <li>Treatment Food</li> </ul>	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
<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
<b>PETS ABROAD COVER</b>	<b>NOT APPLICABLE</b>	<b>OPTIONAL</b>	<b>INCLUDED</b>	<b>INCLUDED</b>
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
<b>FAREWELL COVER</b>	<b>OPTIONAL</b>	<b>OPTIONAL</b>	<b>OPTIONAL</b>	<b>INCLUDED</b>
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

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.

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.

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 vet fee limit includes:

Dental care for teeth and gums if they are damaged by an accident.

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.

#### WHAT IS NOT COVERED

We will not pay:

- 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:
  - 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:
  - 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:

  - 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 its 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"><li>- 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.</li><li>- Dental care for teeth and gums if they are damaged by an accident.</li><li>- 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.</li></ul>	<p>We will not pay:</p> <ol style="list-style-type: none"><li>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;</li><li>2. a separate vet fee limit for<ul style="list-style-type: none"><li>• cruciate ligaments in each leg – we will not pay the vet fee limit for each leg, both legs are treated as one health issue;</li><li>• 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;</li><li>• 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.</li></ul></li><li>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"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.</li></ul></li></ol>



## 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 the limit that applies to your pet for each accident or illness.

As long as you renew your policy with us and there's no break in cover your limit for each accident or illness becomes available to use again. There is no limit to the number of accidents or illnesses your pet can claim for.

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 limit for each accident or illness you have to pay treatment bills for that accident or illness 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 accidents or illnesses in the UK, Isle of Man and the Channel Islands. Under Pets Abroad Cover you will also be able to claim for accidents or illnesses 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	WHAT IS NOT COVERED
<p>We will pay vet fees up to the limit that is shown on your schedule for each accident or illness your pet has.</p> <p>Your schedule will show you the limit that applies to your pet for each accident or illness.</p> <p>There is no limit to the number of accidents or illnesses you can claim for.</p> <p>Once you use up your limit for each accident or illness you have to pay treatment bills yourself until your policy renews.</p> <p>Your accident or illness limit includes:</p> <ul style="list-style-type: none"><li>- 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;</li></ul>	<p>We will not pay:</p> <ol style="list-style-type: none"><li>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;</li><li>2. a separate accident or illness limit for:<ul style="list-style-type: none"><li>• cruciate ligaments in each leg – we will not pay the accident or illness limit for each leg, both legs are treated as one health issue;</li><li>• each spinal disc – we will not pay the accident or illness limit for each disc, disc problems to one or more discs are treated as one health issue;</li><li>• 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 accident or illness limit.</li></ul></li><li>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"><li>• signs or symptoms of diagnosed or undiagnosed injuries or illnesses;</li><li>• existing illnesses or injuries;</li><li>• existing physical abnormalities;</li><li>• existing illnesses, injuries or physical abnormalities which lead to other health issues or injuries;</li><li>• illnesses or injuries which are medically linked to existing illnesses, injuries or physical abnormalities.</li></ul></li></ol> <p>we consider the following to also be pre-existing conditions:</p> <ul style="list-style-type: none"><li>• 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;</li><li>• 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.</li></ul>

## 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 as treatment of an illness which is not gum disease or tooth decay.
- 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 <b>your pet</b> 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 <b>we</b> will pay is up to the amount shown on <b>your</b> policy schedule for each <b>pet</b> for each <b>period of insurance</b> 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"><li>1. damage to personal property owned by or in the control of <b>you</b>, <b>your family</b>, employee or guest;</li><li>2. damage to any personal property belonging to any person entrusted with the care, control and custody of <b>your pet</b>;</li><li>3. any damage occurring when <b>your pet</b> is left in a home where no person aged 18 or over is present;</li><li>4. damage to any motor vehicle or its contents;</li><li>5. damage caused by <b>your pet</b> fouling, vomiting or urinating on/in any items;</li><li>6. anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol>

## 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 <b>your pet</b> if it dies or is put to sleep by a <b>vet</b> as a result of an <b>accident</b>.</p> <p>If <b>you</b> are unable to provide proof of what <b>you</b> paid, <b>we</b> will pay the cost of a similar <b>pet</b> based on the breed, sex and date of birth at the time <b>you</b> became the owner of <b>your pet</b>.</p> <p>The most <b>we</b> will pay is up to the amount shown on <b>your</b> policy schedule for each <b>pet</b> 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"><li>1. death as a result of an <b>accident</b> that happens within the first 48 hours of the first <b>period of insurance</b> of <b>your</b> policy;</li><li>2. having <b>your pet</b> put to sleep, the cost of cremation or disposing of <b>your pet's</b> remains unless <b>you</b> have chosen the Farewell cover option;</li><li>3. the purchase/donation price unless <b>your pet</b> was put to sleep for humane reasons and to stop incurable suffering; the purchase/donation price if <b>your pet</b> was put to sleep due to aggression, unless it can be linked to an <b>accident</b> covered by this policy;</li><li>4. anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol>

## 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 <b>your pet</b> if it dies or is put to sleep by a <b>vet</b> as a result of illness.</p> <p>If <b>you</b> are unable to provide proof of what <b>you</b> paid, <b>we</b> will pay the cost of a similar <b>pet</b> based on the breed, sex and date of birth at the time <b>you</b> became the owner of <b>your pet</b>.</p> <p>The most <b>we</b> will pay for each <b>pet</b> is up to the purchase/donation price shown on <b>your</b> 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"><li>1. death as a result of illness that happens within the first 14 days of the first <b>period of insurance</b> of <b>your</b> policy;</li><li>2. having <b>your pet</b> put to sleep, the cost of cremation or disposing of <b>your pet's</b> remains unless <b>you</b> have chosen the Farewell cover option;</li><li>3. any claim for any <b>pets</b> aged 9 years and above;</li><li>4. the purchase/donation price unless <b>your pet</b> was put to sleep for humane reasons and to stop incurable suffering; the purchase/donation price if <b>your pet</b> was put to sleep due to aggression, unless it can be linked to an illness covered by this policy.</li><li>5. anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol>

# 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><b>We</b> will pay the cost of boarding <b>your pet</b> in a licensed kennel or cattery if <b>you</b> or a member of <b>your family</b> has to stay in hospital on medical advice for a period of more than 4 days in a row and no other member of <b>your family</b> is able to look after <b>your pet</b>. <b>We</b> will pay for the boarding fees for the whole of <b>your</b> hospital stay.</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level table on page 5.</p>	<p><b>We</b> will not pay:</p> <ol style="list-style-type: none"><li>for any stay in hospital that is not as a result of medical advice;</li><li>for any stay in hospital <b>you</b> knew <b>you</b> needed before the cover start date;</li><li>for convalescent or nursing home care;</li><li>for treatment that is not related to an injury or illness;</li><li>for treatment of alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness;</li><li>boarding fees if <b>you</b> stay in hospital for less than 4 days in a row;</li><li>anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol> <p>If <b>you</b> make a claim for a <b>pet</b> under Emergency boarding fees <b>you</b> cannot also make a claim for the same <b>pet</b> at the same time under Emergency <b>pet</b> 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><b>We</b> will pay the cost of paying someone to look after <b>your pet</b> if <b>you</b> or a member of <b>your family</b> has to stay in hospital on medical advice for a period of more than 4 days in a row and no other member of <b>your family</b> is able to look after <b>your pet</b>. <b>We</b> will pay for the cost of the <b>pet</b> minder for the whole of <b>your</b> hospital stay</p> <p>The most <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level table on page 5.</p>	<p><b>We</b> will not pay:</p> <ol style="list-style-type: none"><li>for any stay in hospital that is not as a result of medical advice;</li><li>for any stay in hospital <b>you</b> knew <b>you</b> needed before the cover start date;</li><li>for convalescent or nursing home care;</li><li>for treatment that is not related to an injury or illness;</li><li>the person caring for <b>your pet</b> unless <b>we</b> have agreed to do this;</li><li>anyone that is a member of <b>your family</b>;</li><li><b>pet</b> minding fees if <b>you</b> stay in hospital for less than 4 days in a row;</li><li>anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol> <p>If <b>you</b> make a claim for a <b>pet</b> under Emergency <b>pet</b> minding <b>you</b> cannot also make a claim for the same <b>pet</b> 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 <b>you</b> become legally liable to pay if <b>your dog</b> causes: death or injury to a person; or loss or damage to their property.</p> <p>If someone who is not a member of <b>your family</b> is looking after <b>your dog</b> when the injury or damage happens, <b>we</b> will still pay as long as <b>you</b>:</p> <ul style="list-style-type: none"> <li>asked them to look after <b>your dog</b>;</li> <li>did not agree to pay them to look after <b>your dog</b>;</li> <li>and the death, injury, loss or damage was not to them or their property.</li> </ul> <p>The most <b>we</b> will pay for any claim or series of claims arising from any one event during the <b>period of insurance</b> is shown on the cover level detail on page 5.</p>	<p><b>We</b> will not pay for:-</p> <ol style="list-style-type: none"> <li>the excess, this is the first part of a claim that <b>you</b> have to pay. This is paid for each incident. The excess will be shown on <b>your</b> policy schedule;</li> <li>anything owned by or the legal responsibility of <b>your family</b>, <b>your</b> domestic employees who normally live with <b>you</b> or anyone looking after <b>your dog</b> with <b>your</b> permission.</li> </ol> <p>Liability arising from:</p> <ol style="list-style-type: none"> <li>any employment, trade, profession or business of any of <b>your family</b> or anyone looking after <b>your dog</b> with <b>your</b> permission;</li> <li>the use of <b>your dog</b> for trade, profession or business;</li> <li>death, injury, loss or damage to any of <b>your family</b>, <b>your</b> domestic employees who normally live with <b>you</b>, anyone employed under contract of service by <b>you</b> or anyone looking after <b>your dog</b> with <b>your</b> permission;</li> <li>liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement;</li> <li>liability covered by any other policy unless all the cover under that policy has been used up;</li> <li>any incident that occurs while <b>your dog</b> 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;</li> <li>finances, penalties or breach of quarantine restrictions or import or export regulations;</li> <li>anything detailed in the conditions or exclusions shown on pages 22-24.</li> </ol>

## 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><b>We</b> will pay for the cost of advertising locally and for offering a reward for the recovery of <b>your pet</b> if it is lost or stolen.</p> <p>The most <b>we</b> will pay for advertising costs for each <b>pet</b> for each <b>period of insurance</b> 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. <b>You</b> might want to check what is allowed in <b>your</b> area before any posters are put up.</p> <p>The most <b>we</b> will pay for a reward for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level detail on page 5.</p> <p><b>We</b> will pay the purchase/donation price of <b>your pet</b> 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 <b>we</b> will pay for any one claim is the purchase/donation price shown on <b>your</b> schedule for each <b>pet</b> as shown on the cover level detail on page 5.</p>	<p><b>We</b> will not pay for any reward:</p> <ol style="list-style-type: none"> <li>given to any person who lives with <b>you</b>;</li> <li>paid to anyone who was looking after <b>your pet</b> 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 <b>your pet</b>;</li> <li>that <b>we</b> have not agreed to before <b>you</b> advertised it;</li> <li>to the person who stole <b>your pet</b>, or any person who is in collusion with the person who stole <b>your pet</b>.</li> </ol> <p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>any claim made after 121 days from the date <b>your pet</b> was lost or stolen;</li> <li>anything detailed in the conditions or exclusions shown on pages 22-24;</li> </ol>

# 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 <b>period of insurance</b>.</p> <p>No trip can last longer than 60 days. Each trip must start and end in the United Kingdom.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. non-compliance with the PETS Travel Scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA;</li><li>2. more than 3 trips in any <b>period of insurance</b>. Any trip which lasts more than 60 days;</li><li>3. any claim as a result of <b>you</b> 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;</li><li>4. any costs that the carrier may charge to carry out checks;</li><li>5. <b>your</b> costs in meeting the conditions of the Pet Travel Scheme unless <b>we</b> specifically cover them in this policy;</li><li>6. <b>you</b> to bring <b>your pet</b> home if it dies;</li><li>7. any loss as a result of changing money;</li><li>8. anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol>
<p><b>Vet fees in the EU</b> <b>Your UK vet fees</b> cover is extended, and <b>you</b> can use it to pay for <b>vet fees</b> while <b>you</b> and <b>your pet</b> are in the EU.</p> <p>This extension does not increase the limit <b>we</b> provide for <b>your UK vet fees</b>.</p> <p>The same one overall limit for <b>vet fees</b> applies for claims that occur in both the UK and EU.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. anything that is not covered under <b>your vet fees</b> in the UK section of cover;</li><li>2. any claim resulting from an <b>accident</b> or illness or signs or symptoms of an <b>accident</b> or illness that <b>you</b> or <b>your vet</b> were aware of before <b>you</b> booked <b>your</b> holiday/trip or before <b>your</b> cover start date.</li></ol>
<p><b>Your</b> 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 <b>we</b> will pay for each <b>pet</b> for each <b>period of insurance</b> is shown on the cover level table on page 5.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"><li>1. anything detailed in the conditions or exclusions shown on pages 22-24.</li></ol>

## 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 as a result of 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 explained in detail on pages 6 if **you** have Accident Only cover and pages 8, 11 & 13 if **you** have Basic, Classic or Premier cover;
2. putting **your pet** to sleep as a result of illness that happens within the first 14 days of **your** policy first starting; by illness **we** mean:  
diagnosed illness;  
signs or symptoms of illness (undiagnosed illness);
3. putting **your pet** to sleep as a result of an **accident** that happens within the first 48 hours of **your** policy first starting; or any illness or injury that develops from them;
4. 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;
5. 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.
6. 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 payments are issued to **you** or **your vet** as quickly as possible for any valid claim.

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](http://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

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.

Don't forget **we** do not pay **vet** invoices that are 12 months older than the last date of treatment and please make sure that all claim forms are signed by **you** and **your vet**.

**We** can arrange to pay most **vet**s directly. The claim form can be fully edited and completed online, allowing **you** to forward to **your vet** for completion. Ongoing claims, including those for repeat medication can be submitted quickly and easily using **our** online claims portal which can be found at <https://www.morethan.com/pet-insurance/make-pet-claim/> **You** or **your vet** can submit claims using the portal, and payments can also be made to either **you** or **your vet**.

Please ask **your vet** if they are happy to offer a direct claim, and if **we** are able to, **we** will take care of the rest.

**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.

**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 any excesses as those are the parts 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.

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](https://morethan.com/claim). If **you** need help or advice about which **vet** to visit, please contact the MORE THAN 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**.

## 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

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** 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 (Accident only, Basic or Classic cover levels) or **accident** or illness limit (Premier cover level), any change will apply from the renewal date of the cover start date of **your** insurance policy. Any change made to **your vet fee** limit (Accident only, Basic or Classic cover levels) or **accident** or illness limit (Premier cover level) does not apply to claims which started before the change was made.

## 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](https://morethan.com/claim). If you need help or advice about which vet to visit, please contact the MORE THAN Vet Referral Helpline on 0330 100 6445 before an appointment is made.

### Late notification

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 THAN 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 THAN  
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](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://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.

## Your Personal Information

Your privacy is important to us and we are committed to keeping it protected. Our privacy notice details how we collect, use, share, and protect your personal information. It can be found by going to our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>. If you would like a physical or large print copy of the full notice, please call us.

We obtain your personal information and that of any joint policy holders who are covered by your policy from you or those individuals, your insurance broker if you have one, claims handling suppliers and third parties such as Credit Reference Agencies, DVLA and Insurance related sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange and fraud prevention databases).

We use your personal information for a number of different purposes, for example to:

- manage your policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new products and services; and
- meet our legal and regulatory requirements.

We will always keep your personal information confidential, however it may be necessary to share your personal information with third parties where there is a valid reason to do so, for example we may need to share your information with:

- other parties involved in a claim and their representatives;
- our contractors, partners, and suppliers who assist us in the administration of your policy and/or your claim; and
- government agencies, regulators, and fraud prevention agencies to fulfil our legal and regulatory obligations.

We will retain your personal information for as long as we have a relationship with you. Once our relationship has ended (for example, your policy has expired, your application is declined or you do not go ahead with a quotation) we will only retain your personal data for as long as is necessary to satisfy any legal, accounting or reporting obligations, or as necessary to resolve disputes.

The General Data Protection Regulation (GDPR) gives you various rights over your personal information. More details of these rights can be found in our privacy notice.





# Useful phone numbers to help you

Whatever the problem, whatever the question, we're here to help.

## 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.

## Claims helpline 0330 100 7801

If you need to make a claim or enquire about an existing claim, please visit us online:  
<https://www.morethan.com/pet-insurance/make-pet-claim/>

Email us at [petclaims@morethan.com](mailto:petclaims@morethan.com)

## MORE THAN 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.

**MORE TH>N<sup>®</sup>**  
Pet Insurance

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

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