

# Pet Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales;  
regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)  
**Product:** John Lewis Pet Insurance – Essential

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

### What is this type of insurance?

It is an annual contract that provides cover for the cost of the major risks of owning a dog or cat, including the cost of vet treatment. This policy provides lifetime cover, for ongoing or one off conditions, illnesses and accidents up to £3,000 each year. This means treatment can continue year after year with no time limit on how long a claim can last as long as you renew your policy with us and there's no break in cover.



### What is insured?

#### Essential

- ✓ Vet fees up to £3,000. Includes:
  - Putting your pet to sleep up to £100.
  - Dental care up to £3,000.
  - Behavioural treatment up to £250.
  - Treatment food up to £250.
  - Complementary treatment up to £500.
  - Treatment period each year.
- ✓ Third Party Liability (dogs only) up to £1m.
- ✓ Accidental Damage up to £250.
- ✓ Death from Accident up to £500.
- ✓ Death from Illness (pets aged under 9) up to £500.
- ✓ Boarding kennel / cattery fees up to £500.
- ✓ Advertising and offering a reward up to £500.
- ✓ Lost or stolen pets up to £500.
- ✓ Expenses for referral to another vet up to £200.
- ✓ Cremation costs up to £100.



### Are there any restrictions on cover?

! If the limit is reached during the policy year no further treatment will be covered that year. Each year you renew the full limit becomes available again.

We do not pay for:

- ! Any changes in your pet's health or behaviour before this policy started or any illness or injury that develops from them.
- ! Death of or injury to your pet as a result of an accident within the first 48 hours of the first period of insurance of your policy.
- ! Any changes in your pet's health or behaviour within the first 14 days of the first period of insurance of your policy.
- ! Excesses – this is the part of a claim you have to pay. If your pet is aged nine or over, you will have to pay 20% of the vet bill for treatment or the excess you select, whichever is greater for each condition in each period of insurance.
- ! Dental treatment which is not related to an injury.
- ! Having your pet put to sleep unless it was necessary for humane reasons or to stop incurable suffering.
- ! Damage to anything owned by you, your family, employees or anyone looking after your pet with your permission.
- ! Death, injury, loss or damage to you, your family, employees or anyone looking after your pet with your permission.
- ! Death from illness for any pets aged 9 years and above.
- ! Death from illness that happens within the first 14 days of your policy.
- ! Boarding kennel / cattery fees if you stay in hospital for less than 4 days in a row.
- ! Any reward we have not agreed to before you advertise it.
- ! Any reward paid to anyone who lives with you or was looking after your pet when it was lost or stolen.



### What is not insured?

- ✗ Pets under 8 weeks of age.
- ✗ Any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or Wolf Hybrids.
- ✗ Any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding or monetary gain.
- ✗ Routine examinations, nail clipping, vaccinations, spaying or castration, flea, tick or worming prevention or treatment, bathing or de-matting, cosmetic surgery or any procedures you choose to have carried out, supplements & probiotics. Procedures that are not to treat an illness or injury, or that are preventative or you choose to have carried out.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.



## Where am I covered?

- ✓ Within the territorial limits of the United Kingdom.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- In the event of a claim, you need to send us your claim form within 90 days of the first treatment for each new condition.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must agree that your current, previous or referral vet may release information or records regarding the medical history, including test results for any pet insured with us.
- You must pay the premium shown on the policy schedule.
- You must comply with all the conditions set out in the policy.
- To keep your lifetime cover benefits, you must renew your policy with us and there must be no break in your cover.



## When and how do I pay?

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



## When does the cover start and end?

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



## How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number in your policy documents or on our website