

PET INSURANCE

A quick guide to your policy

Welcome

Thank you for choosing John Lewis Pet Insurance. Now that you're insured with us, we're here for you when it matters most. So if you have a query or need to make a claim, rest assured we'll do everything we can to help you quickly and efficiently.

How to get the most from your policy

To make your life a little easier, we've put together this handy guide. It outlines the support and help you can expect from us if your pet becomes ill or injured. You'll also find it useful if you ever need to make a claim.

For full information about your policy, please refer to your policy documents or visit johnlewisfinance.com/petpolicy

In the meantime, if you have any questions you can always call us on **0330 102 2745** – we're here to help.

Health and wellbeing

Look after your pet and they'll be there for you

It's much easier to prevent health problems than to cure them. Simple things like regularly grooming your pet, keeping their vaccinations up-to-date and preventing fleas and lice can make all the difference. It's important to make sure they eat well and enjoy regular exercise too, so they stay fit and healthy for as long as possible.

Lifetime Cover

Your policy offers lifetime cover for your pet which means you'll be able to claim for ongoing conditions such as arthritis. There is no time limit on how long treatment can last and we will pay up to your chosen vet fee limit each year as long as we can continue to offer cover, your premiums are paid and the policy is renewed each year.

24 hour vetfone™ helpline

We know how important your pet is to you and your family. That's why we offer a freephone pet helpline provided by vetfone™ that you can call any time. Experienced and fully trained veterinary nurses provide expert advice on anything from grooming to dietary tips, or if your pet is ill, which may save you an unnecessary trip to the vet. Call **0800 316 7119** for more information.

Referral Vet Network

If your pet requires non-emergency specialist treatment that is outside of your normal vet's area of expertise, you'll be directed to a practice within our referral network. Our network offers your pet the highest standards of treatment and care at competitive prices, which means your annual vet fees limit goes further. You'll find details of the vets in our network at johnlewisfinance.com/petclaims or if you need further advice about which vet to visit, call our helpline on **0330 100 6483**. Please refer to the Policy Wording for more information.

Diet

If your vet recommends a special diet in order to treat a condition, we could pay up to £250 towards the cost of the food. Your policy does not cover obesity or oral hygiene diets, unless your vet has recommended it and you've let us know.

Treatments

If your pet requires complementary treatments such as acupuncture, physiotherapy or therapy for behavioural problems, we could help cover the cost of the treatment as long as it's carried out by your vet or a specialist on the recommendation of a vet. Please refer to your policy schedule for your chosen level of cover.

Third party liability cover

Accidents can happen. So if your dog causes an accident or an injury, you could be covered if you become legally liable to pay compensation as a result. Please refer to your policy schedule for your chosen level of cover.

Advertising

If your pet goes missing, we could help cover the costs of local advertising, offering a reward or if you wish to make your own posters. Please refer to your policy schedule for your chosen level of cover.

How to make a claim

Step 1	Contact us
	<p>Make an enquiry 0330 102 2745 (Open 8am to 8pm Monday to Friday, 9am to 5pm Saturday, 10am to 4pm Sunday)</p> <p>Make a claim 0330 102 2756 (Open 8am to 8pm Monday to Friday, 9am to 5pm Saturday)</p> <p>Referral Vet Network Helpline 0330 100 6483 (Open 8am to 8pm Monday to Friday)</p> <p>Or download a claim form online at johnlewisfinance.com/petclaims</p>
Step 2	Details of your claim
	<p>The claims handler will explain the amount of excess that will be applied and will ask for details of your claim – the more information you can give, the sooner the claims process will begin.</p> <p>You'll need to provide us with the details of the vet who treated your pet, the reason for the treatment, and tell us whether you've already paid the vet. If your pet has gone missing or has passed away we will need to know the date this happened.</p>
Step 3	Putting things right
	<p>Once you have returned all of the information requested our team of experienced claims handlers will assess and validate your claim.</p> <p>If necessary you may be contacted to discuss the settlement payment, otherwise the payment will be made directly to you or if you and your vet are in agreement, we can pay the vet directly.</p> <p>If you have any queries during your claim please contact us on 0330 102 2756, or go to johnlewisfinance.com/petcontactus and send us an email, we're here to help.</p>

Calls may be recorded and monitored.

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