

# PET INSURANCE

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## 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](https://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

Our Pet Insurance only offers lifetime covers. This means your pet is covered for ongoing conditions as well as one-off mishaps with no limit to the length of treatment, as long as the policy is renewed and there is no break in cover.

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. 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. Because there is no limit to how much your renewal price can increase over time.

#### 24-hour support from vetfone™

We know how important your pet is to you and your family. That's why we offer a freephone pet helpline and video consultations provided by vetfone™. Experienced and fully trained veterinary nurses give 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](https://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 in each period of insurance towards the cost of the food. Your policy does not cover obesity or oral hygiene diets, unless your vet has recommended it and we've agreed to pay.

## 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 schedule of cover 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 schedule of cover for your chosen level of cover. Please note Third party liability cover does not apply for cats.

## Advertising and rewards

If your pet goes missing, we could help by offering a reward or covering the costs of producing your own posters and local advertising. Please refer to your schedule of cover for your chosen level of cover.

## How to make a claim

<b>1</b>	<b>Complete a claim form</b>
	Visit <a href="http://johnlewispetclaims.com">johnlewispetclaims.com</a> to download a claim form. Alternatively you can call us on <b>0330 102 2756</b> and we'll be happy to help. For our latest opening hours, please visit <a href="http://johnlewisfinance.com/petcontactus">johnlewisfinance.com/petcontactus</a>
<b>2</b>	<b>Submit your claim</b>
	Make sure you complete the claim form in full. Any missing information might mean a delay to your claim being paid. Please submit your completed form with any supporting documentation by emailing it to <a href="mailto:claims@johnlewis-petinsurance.com">claims@johnlewis-petinsurance.com</a> or by posting it to: John Lewis Pet Insurance Claims, PO Box 1359, Peterborough PE2 2QU.
<b>3</b>	<b>Settling your claim</b>
	Once you've returned all of the information requested, our claims handlers will assess and validate your claim. We may be in touch if we need to discuss anything with you. If your claim is validated, the payment will be made to either you or your vet, depending on what you've agreed with them. To track your claim, just visit <a href="http://johnlewisfinance.com/petclaims">johnlewisfinance.com/petclaims</a>

### Claims help and information

[claims@johnlewis-petinsurance.com](mailto:claims@johnlewis-petinsurance.com)

For our latest opening hours, visit [johnlewisfinance.com/petcontactus](http://johnlewisfinance.com/petcontactus)

0330 102 2756

### Freephone vetfone™ helpline

Open 24 hours a day, 7 days a week.

0800 316 7119

### Referral Vet Network Helpline

Open 9am to 5pm Monday to Friday.

0330 100 6483

## We don't just help keep tails wagging

We also offer a range of other carefully considered financial products – from Home to Car Insurance to Foreign Currency and our credit card, the Partnership Card.

For more details, visit [johnlewisfinance.com](https://johnlewisfinance.com)

# John Lewis PET INSURANCE

Calls may be recorded and monitored.

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