

Your Pet Insurance Policy Wording

Essential, Plus and Premier

Welcome to your John Lewis Pet Insurance

Thank you for choosing John Lewis Pet Insurance, underwritten by Royal & Sun Alliance Insurance plc, who are one of the UK's largest and oldest insurers.

We hope you won't need to make a claim. But, if you do, you can rest assured that you will receive excellent service from our team of claims specialists.

Your policy, including this booklet and your schedule are evidence of your insurance, so please read them carefully to ensure that the information is correct and the cover is exactly what you need, and keep them in a safe place.

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How to contact us

Claims	0330 102 2756	Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm
Customer Services	0330 102 2745	Lines are open Monday to Friday between 8am to 8pm and on Saturday between 9am to 5pm and on Sunday 10am to 4pm
Vet Referral Line	0330 100 6483	Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm

Your policy gives you access to the following helplines:

Vetfone telephone: 0800 316 7119 – available 24 hours a day, 365 days a year.
Provides help if you are worried about your pet's health at any time, night or day. They can also help you to find healthcare for your pet when you are away from home in the UK.

Counselling helpline telephone: 0330 102 2469 – available 24 hours a day, 365 days a year.
Please quote scheme number 72737
Provides someone to talk to if your pet is ill or dies or is lost or stolen
This confidential helpline gives you someone to talk to for as long as you need to about the illness or death of your pet.

Legal advice and help telephone: 0330 102 2469 – available 24 hours a day, 365 days a year.
Please quote scheme number 72737
Lawyers are available to provide advice and explain legal issues related to your pet in a friendly and helpful way.

Pet Travel Scheme (DEFRA helpline) telephone: 0345 933 5577.
Provides information on travelling with your pet and how to comply with the Pet Travel Scheme.

Understanding and using the policy

The policy is in two parts – the Policy Wording and the Schedule. The Policy Wording explains what is and what is not covered, how claims are settled and other important information.

Within each Section of cover, the first column will tell you what the cover includes. The second column will tell you what it does not cover.

Please read 'How to make a claim' on page 19-21, or 27-32 for a travel claim and the policy conditions, policy exclusions and claims conditions on pages 27-31.

The Schedule shows details of your cover and the premium. Please keep the Schedule with the Policy Wording.

A new Schedule will be sent whenever a change is made to the insurance so you can check that the cover still meets your needs.

The type of cover we provide

This policy provides lifetime cover. This means your pet is covered for ongoing conditions as well as one-off illnesses and injuries.

We pay up to your chosen vet fee limit in each period of insurance with no limit to the length of treatment, as long as your policy is renewed and there is no break in cover.

If your vet fee limit is reached in any period of insurance, we will not make any more treatment payments until your policy is renewed again.

Once renewed your chosen vet fee limit will be available to use again and covered treatments will continue to be paid for.

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.

Cats and dogs like humans are more prone to illness as they get older and their likelihood of needing treatment increases. This means your insurance premium will increase each year even if you haven't made a claim. Your premium will also increase when a claim is paid.

Once your pet reaches the age of nine, your excess amounts will also go up.

If your premium, excess, benefits or policy terms and conditions do change, we will always provide full details to you before your renewal date.

What is and is not covered

Insurance policies do not cover everything and this policy details all the cover that is and is not provided. You have 14 days to decide whether this cover is right for you and your pet and, if it is not, you can cancel it. We have set out some important information below about what is not covered and you need to be aware of this when making your decision.

We do not cover any changes that you or your vet notices in your pets health or behaviour before this policy started, or any illness or injury that develop from these changes.

Understanding and using the policy

We do not pay for claims under the death by illness or vets fees covers as a result of an illness that happens within the first 14 days of the first period of insurance of your policy.

We do not pay for claims under the death by accident or vets fees covers as a result of an accident that happens within the first 48 hours of the first period of insurance of your policy.

Please be aware that the death by illness cover does not apply for pets aged 9 and over.

The table in this policy on page 9 provides details of the amount of cover that applies to vets fees and other covers provided by this policy.

The amount of cover will depend on the level you have selected (Essential, Plus or Premier).

If you have any questions, please contact us. The telephone numbers are shown on page 6.

The insurance contract

This policy is a legal contract between you and us. The Policy Wording 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 Wording for:

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

The law applicable to this policy

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.

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.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Cover levels

Cover levels	Essential	Plus	Premier
Veterinary fees up to:	£3,000	£7,500	£12,000
Veterinary fees excess (this amount applies to each condition, in each period of insurance):	Please see your Schedule for details	Please see your Schedule for details	Please see your Schedule for details
Veterinary fees treatment period:	Each year	Each year	Each year
Veterinary fees includes the following cover			
Putting your pet to sleep up to:	£100	£100	£100
Dental care up to:	£3,000	£7,500	£12,000
Behavioural treatment up to:	£250	£250	£500
Treatment food up to:	£250	£250	£250
Complementary treatment up to:	£500	£1,000	£2,000
Third party liability (dogs only) up to:	£1m	£2m	£3m
Third party liability excess each claim:	£250	£250	£250
Death from illness up to:	£500	£1,000	£1,500
Death from accident up to:	£500	£1,000	£1,500
Cremation costs up to:	£100	£100	£100
Expenses for referral to another vet up to:	£200	£200	£200
Boarding kennel and cattery fees up to:	£500	£1,000	£2,000
Daily minding up to:	£500	£1,000	£2,000
Accidental damage up to:	£250	£500	£750
Advertising and offering a reward up to:	£500	£750	£1,000
Lost or stolen pets up to:	£500	£1,000	£1,500
Travel cover:	Not included	Included	Included
This part of the policy covers travel with your pet outside the UK to European Union countries that are members of the PETS travel scheme as defined by DEFRA.			
Number of trips, of up to 60 days each trip:	0	3	3
Travel includes:			
• vets fees up to:	Not included	£7,500	£12,000
• repeat tapeworm treatment up to:	Not included	£500	£500
• loss of healthcare certificate up to:	Not included	£500	£500
• quarantine costs up to:	Not included	£2,000	£2,000
• emergency expenses abroad up to:	Not included	£500	£500
• cancelling a trip up to:	Not included	£3,000	£3,000
• cancelling a trip excess each trip:	Not included	£75	£75
• cutting a trip short up to:	Not included	£3,000	£3,000
• cutting a trip short excess each trip:	Not included	£75	£75

Words with special meanings

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

Condition

A specific, identifiable illness, injury or accident or change in your pet's health or behaviour.

If a vet considers a number of injuries, accidents, illnesses or changes in your pet's health or behaviour are connected, they will be considered to be one incident.

Period of insurance

The period detailed in your Schedule and any further period for which you have paid or agreed to pay and we have accepted your premium.

Pet

The dog(s) and/or cat(s) named on your Schedule.

Treatment

Consultations, examinations, tests, X-rays, surgical procedures, prescription drugs and medication, nursing and hospitalisation all provided by or given under the instruction or referral of a vet or an employee of a vet practice under a vet's supervision.

Vet/veterinary

A qualified veterinary surgeon holding a current registration with the Royal College of Veterinary Surgeons.

We/us/our

Royal & Sun Alliance Insurance plc.

You/your

The person or persons named as the policyholder on the Schedule.

Your family

You, your husband, wife, partner, children, parents, other relatives and any joint policyholder, all who normally live with you.

Veterinary fees (vets fees) UK cover

Applies in England, Scotland, Wales and Northern Ireland

What is covered	What is not covered
<p>We will pay the cost of fees charged by a veterinary practice for consultations, examinations, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction, supervision or referral of a qualified vet, for an illness, injury, accident or change in your pet's health or behaviour.</p> <p>If your normal vet practice is not open, or your normal vet cannot offer an appointment for treatment, then you should phone your vetfone helpline on 0800 316 7119 for advice. Your policy does not cover the additional cost of treatment outside normal surgery hours, unless your vet considers that treatment cannot wait until normal surgery hours.</p> <p>The most we will pay is up to the vet fee limit shown on your Schedule for each pet for each period of insurance depending on the cover you selected.</p>	<p>The following applies to the veterinary fees cover and all covers included within the veterinary fees cover. The excess is detailed on your Schedule and is the part of a claim that you have to pay for each condition, in each period of insurance. Once a pet reaches the age of 9 or over, the excess alters. You will have to pay the vets' fees excess amount shown on your Schedule or 20% of the treatment costs, whichever is greater, for each condition, in each period of insurance. The excess paid by you is based on the age of the pet at the time treatment starts.</p> <p>If your pet reaches the age of 9 during a claim, the excess will be the one applied when the treatment first started and this will not alter for an ongoing claim. Vets' fees payable for any changes in your pet's health or behaviour you or your vet notice within the first 14 days of the first period of insurance of your policy. Vets' fees payable for the 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.</p> <p>Any treatments that are or relate to: procedures which are not to treat an illness or injury, or that are preventative, or complications as a result of these procedures; pregnancy, giving birth or rearing puppies or kittens. Routine examinations, grooming, bathing, dematting, micro-chipping, vaccinations, treating fleas, spaying or castration. Cosmetic surgery or any procedures you choose to have carried out which are not related to an injury or illness. Hospitalisation unless the vet confirms that hospitalisation is necessary. Supplements and probiotics which can be purchased over the counter or internet without prescription. These medications are sometimes referred to as nutraceuticals and include joint, organ, vitamin and mineral supplements. House calls unless the vet confirms that to move your pet would seriously endanger its health. Unlicensed treatment. Sex hormonal problems unless directly resulting from a valid claim. The cost of pheromone products. Ovariohysterectomy to prevent mammary tumours or the reoccurrence of false pregnancies.</p>

What is covered (continued)	What is not covered (continued)
	<p>Cryptorchidism (retained testicle(s)).</p> <p>Removal of deciduous teeth if your pet is over the age of 4 months when your policy started.</p> <p>Removal of dew claws unless they are damaged or infected.</p> <p>The cost of transplant surgery, including pre and post-operative care.</p> <p>Costs charged by a vet to fill or provide a prescription.</p> <p>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).</p> <p>Stem-cell or gene therapy.</p> <p>Any claim as a result of a notifiable disease, e.g. rabies (full details are listed on page 30).</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p> <p>Treatment costs incurred after the period of insurance has expired.</p>
<p>The following cover is included within veterinary fees:</p>	
<p>Putting your pet to sleep</p>	
<p>We will pay for the cost of putting your pet to sleep. The most we will pay is up to £100 for each pet. You do not have to pay towards this part of a claim.</p>	<p>Putting your pet to sleep unless it was necessary for humane reasons to stop incurable suffering.</p>
<p>Dental treatment cover</p>	
<p>We will pay for treatment required as a result of an injury. The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	<p>Any dental treatment which is not related to an injury.</p>
<p>Behavioural treatment cover</p>	
<p>We will pay for treatment carried out by a specialist under the direction of a vet. The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	
<p>Treatment food cover</p>	
<p>We will pay for food recommended by your vet in order to treat a condition. The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	<p>Obesity and oral hygiene diets unless recommended by a vet and we agree to pay for these.</p>
<p>Complementary treatment cover</p>	
<p>We will pay for acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy and physiotherapy carried out by a vet or on the recommendation of a vet. The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	<p>Herbal medicine not prescribed by a vet.</p>

Third party liability cover (dogs only)

What is covered	What is not covered
<p>Damages and legal costs to others which you become legally liable to pay if your dog causes: death or injury to a person; or loss or damage to their property.</p> <p>If someone who is not a member of your family is looking after your dog when the injury or damage happens, we will still pay as long as you: asked them to look after your dog; did not agree to pay them to look after your dog; and the death, injury, loss or damage was not to them or their property.</p> <p>The most we will pay for any claim or series of claims arising from any one event during the period of insurance is shown on the cover level detail on page 9 plus defence costs agreed by us in writing.</p>	<p>The excess for each claim for damage to property. Anything owned by or the legal responsibility of your family, your domestic employees who normally live with you or anyone looking after your dog with your permission.</p> <p>Liability arising from: any employment, trade, profession or business of any of your family or anyone looking after your dog with your permission; the use of your dog for trade, profession or business; death, injury, loss or damage to any of your family, your domestic employees who normally live with you, anyone employed under contract of service by you or anyone looking after your dog with your permission. Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement. Liability covered by any other policy unless all the cover under that policy has been used up. Fines, penalties or breach of quarantine restrictions or import or export regulations. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>

Death from illness

What is covered	What is not covered
<p>We will pay the purchase/donation price of your pet if it dies or is put to sleep by a vet as a result of illness.</p> <p>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.</p> <p>We will also pay up to £100 for the cost of cremation if your pet dies or is put to sleep by a vet as a result of the illness.</p> <p>You do not have to pay an excess on a cremation claim.</p>	<p>We will not pay if your pet dies from an illness that you or your vet notice within the first 14 days of the first period of insurance of your policy.</p> <p>Having your pet put to sleep unless it is necessary for humane reasons to stop incurable suffering.</p> <p>Elective procedures.</p> <p>Any claim for any pets aged 9 years and above.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for any one claim is the purchase/donation price shown on your Schedule for each pet for each period of insurance as shown on the cover level detail on page 9.</p>	

Death from accident

What is covered	What is not covered
<p>We will pay the purchase/donation price of your pet if it dies or is put to sleep by a vet as a result of an accident.</p> <p>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.</p> <p>We will also pay up to £100 for the cost of cremation if your pet dies or is put to sleep by a vet as a result of an accident.</p> <p>You do not have to pay an excess on a cremation claim.</p>	<p>Death as a result of an accident within the first 48 hours of the first period of insurance of your policy.</p> <p>Elective procedures.</p> <p>Having your pet put to sleep unless it is necessary for humane reasons to stop incurable suffering.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for any one claim is the purchase/donation price shown on your schedule for each pet for each period of insurance as shown on the cover level detail on page 9.</p>	

Expenses for referral to another vet

What is covered	What is not covered
<p>We will pay the cost of travel between your home and another veterinary practice, plus any accommodation expenses that you have to pay if your pet is ill or injured and your usual vet recommends that another vet treats your pet. The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	<p>Any expenses to travel to or from your usual veterinary practice. Any expenses to travel to or from or in between any branch of a group of veterinary practices that your usual veterinary practice belongs to unless a branch or practice provides specific specialist treatment. Any treatment that is not covered under the veterinary fees part of this policy. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>

Boarding kennel and cattery fees

What is covered	What is not covered
<p>We will pay the cost of boarding your pet in a licensed kennel or cattery in the event that you or a member of your family has to go into hospital on medical advice for a period of more than 4 days in a row and no other member of your family is able to look after your pet.</p>	<p>Any stay in hospital that, you were aware of before the policy cover started, or any medical condition you knew about before the policy cover started that might require a stay in hospital.</p> <p>Any stay in hospital for:</p> <ul style="list-style-type: none"> • convalescent or nursing home care; • treatment that is not related to a bodily injury, illness or disease; • treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness. <p>If you make a claim for a pet under boarding kennel and cattery fees you cannot also make a claim for the same pet at the same time under daily minding.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay you is up to £100 each week for each pet for each period of insurance up to the maximum shown on the cover level detail on page 9.</p>	

Daily minding

What is covered	What is not covered
<p>We will pay the cost of paying someone to look after your pet in the event that you or a member of your family has to go into hospital on medical advice for a period of more than 4 days in a row and no other member of your family is able to look after your pet.</p>	<p>Any payments to the person caring for your pet that we have not agreed.</p> <p>Payment to anyone who is a member of your family.</p> <p>Any stay in hospital that, you were aware of before the policy cover started, or any medical condition you knew about before the policy cover started that might require a stay in hospital.</p> <p>Any stay in hospital for:</p> <ul style="list-style-type: none"> • convalescent or nursing home care; • treatment that is not related to a bodily injury, illness or disease; • treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness. <p>If you make a claim for a pet under daily minding, you cannot also make a claim for the same pet at the same time under boarding kennel and cattery fees.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay you is up to £100 each week for each pet for each period of insurance up to the maximum shown on the cover level detail on page 9.</p>	

Accidental damage

What is covered	What is not covered
<p>We will pay if while visiting someone else's property your pet 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>Damage to personal property owned by or in the control of you, your family, employee or guest.</p> <p>Damage to any personal property belonging to any person entrusted with the care, control and custody of your pet.</p> <p>Any damage occurring when your pet is left in a home where no person aged 18 or over is present.</p> <p>Damage to any motor vehicle or its contents.</p> <p>Damage caused by your pet fouling, vomiting or urinating on/in any items.</p> <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	

Advertising and offering a reward

What is covered	What is not covered
<p>We will pay for the cost of advertising locally and for offering a reward for the recovery of your pet if it is lost or stolen.</p>	<p>Any reward:</p> <ul style="list-style-type: none"> given to any person who lives with you; paid to anyone who was looking after your pet when it was lost or stolen; not supported by a signed receipt which shows the full name and address of the person who finds your pet; that we have not agreed to before you advertised it. <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for advertising costs for each pet for each period of insurance is shown on the cover level detail on page 9.</p> <p>We will also include up to £100 towards the cost of materials you need to make homemade posters and advertising material.</p> <p>Some local authorities do not allow posters to be put up on lamp posts or trees for example. You might want to check what is allowed in your area before any posters are put up.</p> <p>The most we will pay for a reward for each pet for each period of insurance is shown on the cover level detail on page 9.</p>	

Lost or stolen pets

What is covered	What is not covered
<p>We will pay the purchase/donation price of your pet 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>Any claim made after 121 days from the date your pet was lost or stolen. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for any one claim is the purchase/donation price shown on your Schedule for each pet for each period of insurance as shown on the cover level detail on page 9.</p>	

How to make a claim

We will provide a fast and efficient claims service. **You** can download a claim form from www.johnlewis.com/insurance/petclaims or call **us** on the claims helpline on 0330 102 2756 or contact **us** by e-mail on claims@johnlewis-petinsurance. Always quote the policy number printed on **your** policy schedule every time **you** contact **us**.

We do not cover the cost of completing claim forms, obtaining receipts, invoices or reports required as part of the claim.

Please make sure **you** have read the policy conditions, policy exclusions and claim conditions shown on pages 27-32.

Veterinary fees

You will need to send **us** your claim form within 90 days of the first treatment for each new **condition**. If **your vet** tells **you** that **your pet** will need treatment over a few visits **you** do not need to send each invoice to us separately, **you** can send them all to **us** with one completed claim form within the 90 day period. Parts of this form will need to be completed by **your vet**, please make sure that the form is signed by **you** and **your vet**.

If a **condition** or **treatment** for **your pet** is outside of **your** usual **vet's** area of expertise, **your vet** will direct **you** to a different **veterinary** centre, hospital or practice which may be part of our preferred referral **vet** network. **You** can find details of the **vet's** in **our** network at www.johnlewis.com/insurance/petclaims. If **you** need help or advice about which **vet** to visit, please contact the John Lewis Vet Referral Helpline on 0330 100 6483. 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**.

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**.

If **your pet** continues to need ongoing **treatment**, **you** can send in further claims including updated medical records showing the **treatment** **your pet** has received, invoices and receipts, every 3 to 6 months. If any information **we** have asked for is not provided it will delay **your** claim.

We do not pay vet invoices that are 12 months older than the last date of **treatment**.

We can arrange to pay most **vet's** directly. Please ask **your vet** if they are happy to do this, and if **we** are able to, **we** will take care of the rest.

We do not pay the excess, as that is the part 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.

Veterinary fees (continued)

We do not pay the cost charged by a **vet** to fill or provide a prescription.

We may ask **your vet** to provide an opinion on whether conditions are connected, and the date changes in **your pet's** health or behaviour started.

Third party liability

Please don't take any action other than to let **us** know as soon as **you** become aware of any possible claim.

We will let **you** know what **you** should do with any letter, claim, writ or summons you receive.

Death from illness or death from accident

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**.

If **you** have no purchase receipt showing the purchase/donation price, **we** will pay the replacement cost of a similar **pet** based on its age, breed and sex at the time **you** became the owner of **your pet** up to the limit shown on page 9.

Expenses for referral to another vet

We will need **you** to give **us** all receipts or bills for travel and accommodation expenses **you** have had to pay.

Boarding kennel and cattery fees and daily 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.

Accidental damage

A claim form will be sent to **you**, and this should be completed 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).

No damaged items should be disposed of without **our** written agreement, as **we** may need to look at the items.

Advertising and offering a reward and lost or stolen pets

You must also report the loss of **your pet** to **your** local rescue centres and **veterinary** practices and provide confirmation that **you** have made these enquiries to **our** claims department.

You must report the loss of **your** dog 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** 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 complete a claim form and provide the information detailed above.

If **you** have no purchase receipt showing the purchase/donation price, **we** will pay the replacement cost of a similar **pet** based on its age, breed and sex at the time **you** became the owner of **your** pet up to the limit shown on page 9.

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.

Travel cover

This cover applies if shown against the selected cover table on page 9

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.

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.

To help **you** comply and for guidance, **we** have included some information on the scheme (details can change, so **you** will need to check when **you** intend to travel) and the phone number for DEFRA is shown on page 6.

DEFRA requirements for travelling abroad with pets to EU countries:

Your pet must:

- be micro chipped with a microchip of the following standard:
 - ISO Standard 11784 or Annex A to ISO Standard 11785;
- be vaccinated against rabies (there is a 21 day waiting period before travel is permitted);
- have pet travel documentation – otherwise known as the EU Pet Passport;
- have tapeworm **treatment** (dogs only) administered by a **vet** not less than 24 hours and not more than 120 hours before entering the UK;
- travel with an approved transport company (carrier) on an authorised route.

We have provided insurance cover for the various aspects of PETS, plus other cover that will be useful for **your** trip.

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 **us** using the details on page 6.

Travel cover includes	Travel cover does not include
Three trips in any period of insurance . No trip can last longer than 60 days. Each trip must start and end in the United Kingdom.	Non-compliance with the PETS Travel Scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA. More than 3 trips in any period of insurance . Any trip which lasts more than 60 days.

Veterinary fees (vets fees) cover in the EU

What is covered	What is not covered
<p>Vets fees in the EU. Your UK vet fees cover is extended, and you can use it to pay for vet fees while you and your pet are in the EU.</p> <p>This extension does not increase the limit we provide for your UK vets fees. The same one overall limit for vet fees applies for claims that occur in both the UK and EU.</p>	<p>Anything that is not covered under your vet fees in the UK section of cover.</p>

Repeat tapeworm treatment

What is covered	What is not covered
<p>We will pay for the cost of repeat tapeworm treatment if your return 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).</p>	<p>The cost of:</p> <ul style="list-style-type: none"> obtaining the initial worming treatment; fees incurred if the initial and repeat worming treatment was not performed in the time-scale required by PETS. <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for each trip for each pet is shown on the cover level detail on page 9.</p>	
<p>We will also pay additional costs you have to pay for extra accommodation, the cost of returning home and other expenses if your return home is delayed by your carrier as a direct result of the need for repeat worming treatment.</p>	<p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for each trip for each pet is shown on the cover level detail on page 9.</p>	

Loss of healthcare certificate

What is covered	What is not covered
<p>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.</p>	<p>Any health certificate that is lost, stolen or destroyed:</p> <ul style="list-style-type: none"> prior to departure; not reported to the issuing vet within 24 hours of discovering the loss. <p>Claims for microchip failure if the microchip was:</p> <ul style="list-style-type: none"> not fitted; not tested and it was established that the microchip was not functioning prior to departure. <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for each trip for each pet is shown on the cover level detail on page 9.</p>	

Travel cover

Loss of healthcare certificate (continued)

What is covered	What is not covered
<p>We will also pay additional costs you have to pay for extra accommodation, the cost of returning home and other expenses if you miss your return home as a direct result of the healthcare certificate being lost, stolen or destroyed while you are on a trip.</p>	<p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay for each trip for each pet is shown on the cover level detail on page 9.</p>	

Quarantine costs

What is covered	What is not covered
<p>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 relevant PETS regulations.</p>	<p>Any costs incurred where it can be established that your pet was suffering from a condition prior to departure. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>As part of PETS you need to have your pet microchipped before you can travel. We will pay the cost of quarantine kennelling costs you have to pay if your pet is unable to travel due to failure of the microchip.</p>	<p>Claims for microchip failure if the microchip was:</p> <ul style="list-style-type: none"> • not fitted; • not tested and it was established that the microchip was not functioning prior to departure. <p>Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay in total for each trip for each pet is shown on the cover level detail on page 9.</p>	

Emergency expenses abroad

What is covered	What is not covered
<p>Delayed return home – due to emergency vets' treatment 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 scheduled return date home is delayed due to your pet needing emergency veterinary treatment.</p>	<p>Bringing your pet home if it should die while you are on a trip. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>Delayed return home – because your pet is missing We will also pay additional costs and expenses you have to pay for travel, accommodation and other expenses while you are away on a trip in the EU and your pet becomes lost before your scheduled return date.</p>	<p>Bringing your pet home if it should die while you are on a trip. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.</p>
<p>The most we will pay each trip is shown on the cover level detail on page 9.</p>	

Cancelling a trip

What is covered	What is not covered
The cost of travel and accommodation expenses if you have to cancel a trip to the EU because, before you and your family leave, your pet : has gone missing; or dies or has to be put to sleep by a vet ; or requires life-saving treatment in the 7 days before you leave.	The excess (this is the first part of a claim that you have to pay for each trip). Costs that you can recover elsewhere. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.
The most we will pay in total in any period of insurance for trips that are cancelled or cut short is shown on the cover level detail on page 9.	

Cutting a trip short

What is covered	What is not covered
The cost of travel and accommodation expenses if you have to cut short a trip in the EU because while you and your family are away, your pet : has gone missing from home; or dies or has to be put to sleep by a vet ; or requires life-saving treatment .	The excess (this is the first part of a claim that you have to pay for each trip). Costs that you can recover elsewhere. Anything detailed in the policy conditions or policy exclusions shown on pages 27-31.
The most we will pay in total in any period of insurance for trips that are cancelled or cut short is shown on the cover level detail on page 9.	

How to make a claim

If **you** incur costs while temporarily travelling on a trip in the EU, **you** will need to make payment yourself first.

To help **us** to settle **your** claim quickly, please tell **us** about any possible claim by calling the claims helpline on 0330 102 2756, or contact us by e-mail on claims@johnlewis-petinsurance.com within 31 days or as soon as **you** can.

You will be sent a claim form to complete and return to **us** with all the paid receipts, confirmation of expenditure and required reports. **We** will not pay a claim if **you** are not able to supply supporting evidence.

Settlement will then be made to **you** in sterling at the current rate of exchange.

How to make a claim (continued)

For 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.

We will need all relevant receipts and confirmation of expenditure including documentary evidence that the initial worming **treatment** was administered.

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.

Cancelling a trip

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 and details of any expenses that **you** cannot recover.

Cutting a trip short

We will need 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 cut short **your** trip and details of any expenses that **you** cannot recover.

We do not cover the cost of any obtaining any receipts, proof of purchase, reports or other documentation required as part of any claim.

Policy conditions

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.

Conditions applicable to the whole policy

Fraud

If dishonesty, exaggeration or false documentation is used by **you** and **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**.

Changes in your circumstances

You must tell **us** as soon as **you** are aware that information about **you** or **your pet** shown on **your** schedule is going to change or has changed.

Vaccinations and care

You must have **your** dog vaccinated against distemper, hepatitis, leptospirosis and parvovirus; have **your** cat vaccinated against infectious enteritis, cat flu and feline leukaemia.

If **your pet** is not vaccinated, **we** will not pay any claims that result from any of the above illnesses.

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 316 7119 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.

Transferring your interest in the policy

You cannot transfer **your** interest in this policy to anyone else without **our** written permission.

Renewal terms

At the end of each **period of insurance**, **your** policy benefits, terms and conditions can alter.

As **your pet** gets older it is more likely to need treatment, this means **your** insurance premium will increase even if **you** haven't made a claim. **Your** premium will also increase when a claim is paid.

Once **your pet** reaches the age of nine, **your** excess amounts will also go up.

Government financial sanctions

We won't provide any cover or be liable to provide any payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at your last known address. If **we** cancel the policy no refund of premium will be made.

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** have made 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 payments

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 by Instalments.

We reserve the right to cancel the policy in the event that there is a default in instalment payments due.

If **you** no longer wish to pay for **your** policy monthly but do not wish to cancel **your** cover, **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 2745.

Our right to cancel

We can cancel this policy by giving **you** at least 14 days' notice at **your** last known address.

We will do so for the reasons outlined below, but not before, where possible, making contact with **you** to seek an opportunity to agree a solution 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.

- 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.

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 has not been recommended by a **vet**;
- for **pets** which are not dogs or cats;
- when **your** premium has not been paid.

Age and ownership

We will not pay claims for any **pet**:

- not named on the Schedule;
- which is less than 8 weeks of age at the policy cover start date;
- which no longer belongs to **you**;
- where **you** and any joint policyholder are not the sole owner(s).

Notifiable diseases

We will not pay claims for any pet which suffers from a notifiable disease as named in the Animal Health Act 1981. These are rabies, foot-and-mouth disease, swine vesicular disease, peste des petits ruminants, lumpy skin disease, bluetongue, African horse sickness, classical swine fever, Newcastle disease, vesicular stomatitis, rinderpest, contagious bovine pleuropneumonia, rift valley fever, sheep pox and goat pox, African swine fever and highly pathogenic avian influenza.

We will not pay:

- the cost and compensation for euthanasia of **your pet** under a court order of the Contagious Diseases Act or following its destruction for the protection of livestock;
- 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 use of your pet

We will not pay claims for any **pet** used for commercial breeding ('commercial breeding' means used for breeding more than 2 times in the **pet's** lifetime) monetary gain, commercial guard or security purposes, or for any form of racing, or any **pet** trained to attack.

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.

Existing conditions

We will not pay claims for any changes that **you** or **your vet** notices in **your pets** health or behaviour before this policy started, or any illness or injury that develop from these changes.

Territorial limits

We will not pay for claims outside the territorial limits of the United Kingdom and Northern Ireland and the parts of the EU covered by the PETS Travel Scheme.

Infringement of United Kingdom animal health and 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.

Examination by a vet

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after **you** notice any illness or injury or any changes in **your pets** health or behaviour.

Referral vet network

If a **condition** or **treatment** for **your pet** is outside of **your** usual **vet's** area of expertise, **your vet** will direct **you** to a different veterinary centre/hospital/practice which may be part of our preferred referral **vet** network. **You** can find details of the **vet**s in **our** network at www.johnlewis.com/insurance/petclaims. If **you** need help or advice about which **vet** to visit, please contact the John Lewis Vet Referral Helpline on 0330 100 6483. 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**.

Claim negotiation

In respect of Third Party Liability claims, **you** must not settle, reject, 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 John Lewis Insurance, 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.

Step 1

If your complaint relates to your policy then please contact the Customer Services team on 0330 102 2745. If your complaint relates to a claim then please call the Claims team on 0330 102 2756.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post: John Lewis Insurance
Customer Relations Team
P O Box 255
Wyndham
NR18 8DP

Email: www.johnlewis-insurance.com/contactus

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint, we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our 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 (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 08000 234 567 (for landline users)
0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS 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.

How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This privacy notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with John Lewis plc.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data". For marketing, you will always be given a choice over the use of your data.
- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.

How we use your information

- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies, or;
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.

How we use your information

- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us:

- 1 Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
- 2 Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
- 3 Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
- 4 Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.

How we use your information

- d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
- 5 Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
- a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it).

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request please provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSRI) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice.

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this privacy notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are processing your personal information not in compliance with UK Data Protection law, you can lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

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