

Your Pet Insurance Policy Summary

Essential, Plus and Premier

John Lewis Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc. 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 veterinary treatment that involves the expertise of a veterinary surgeon. It may be renewed each year subject to the terms and conditions then applicable.

There are three levels of cover available: Essential, Plus or Premier. Your Pet Insurance Schedule shows you which level of cover you have chosen.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see 'Your right to cancel the policy' for more information.

You can choose whether you would like Essential, Plus or Premier cover:

	Essential	Plus	Premier
Veterinary fees up to:	£3,000	£7,500	£12,000
Veterinary fees treatment period:	Each year	Each year	Each year
Veterinary fees include 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 the Department for Environment, Food and Rural Affairs (DEFRA).			
Number of trips, of up to 60 days each trip:	0	3	3
Travel includes:			
• vet fees up to:	Not included	£7,500	£12,000
• repeat tape worm 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

Features and benefits	Significant exclusions or limitations
<p>Veterinary fees cover If your pet needs treatment by a vet for an illness, injury, accident or change in your pet's health or behaviour.</p> <p>Vet fees include putting your pet to sleep, dental care, behavioural training, treatment food and complementary treatments.</p>	<p>Vet 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.</p> <p>Vet 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.</p> <p>Routine examinations, grooming, bathing, dematting, microchipping, vaccinations, treating fleas, spaying or castration.</p> <p>Cosmetic surgery or any procedures you choose to have carried out which are not related to an injury or illness.</p> <p>Dental treatment which is not related to an injury.</p> <p>Behavioural problems which are not as a result of an injury.</p> <p>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.</p> <p>Complementary treatments not carried out by or on the recommendation of a vet.</p> <p>Having your pet put to sleep unless it is necessary for humane reasons to stop incurable suffering.</p>
<p>Third party liability cover (dogs only) Damages and costs if your dog causes:</p> <ul style="list-style-type: none"> • death or injury to a person; • loss or damage to their property. <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:</p> <ul style="list-style-type: none"> • 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>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:</p> <ul style="list-style-type: none"> • 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.
<p>Death from illness If your pet dies from illness; or is put to sleep by a vet as a result of illness.</p>	<p>Death arising within the first 14 days of the first period of insurance of your policy. Pets aged 9 and over.</p>

Features and benefits	Significant exclusions or limitations
<p>Death from accident If your pet dies as a result of an accident; or is put to sleep by a vet as a result of an accident.</p>	<p>Death within the first 48 hours of the first period of insurance of your policy.</p>
<p>Expenses for referral to another vet If your usual vet recommends that another vet treats your pet.</p>	<p>Any treatment that is not covered under the veterinary fees part of this policy.</p>
<p>Boarding kennel and cattery fees If you or a member of your family has to go into hospital for a period of more than 4 days in a row and no other member of your family can look after your pet.</p>	<p>Any hospital stay that you were aware of before the policy cover start date.</p>
<p>Accidental damage If while visiting someone else's property your pet causes accidental damage to personal property. 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. Damage to any personal property belonging to any person entrusted with the care, control and custody of your pet. Any damage occurring when your pet is left in a home where no adult is present. Damage to any motor vehicle or its contents. Damage caused by your pet fouling, vomiting or urinating on/in any item.</p>
<p>Advertising and offering a reward If you need to advertise locally and offer a reward to recover your pet if it is lost or stolen.</p>	<p>Any reward: 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 from the person who finds your pet; that we have not agreed to before you advertised it.</p>
<p>Lost or stolen pets If your pet is permanently lost or stolen and not recovered despite the use of the advertising and reward.</p>	<p>Claims made later than 121 days after the date that your pet was lost or stolen.</p>
<p>Travel cover To the European Union (EU) in accordance with the PETS scheme. For 3 trips in any period of insurance. No trip can last longer than 60 days. Each trip must start and end in the United Kingdom. Travelling cover includes:</p> <ul style="list-style-type: none"> • Vet fees in the EU. • Repeat tape worm treatment. (If repeat treatment is needed, or you have to pay extra accommodation costs should departure to the UK be delayed by your carrier.) 	<p>Non-compliance with the PETS travel scheme. Countries that are non-EU members of the PETS travel scheme as defined by DEFRA. Anything under what is not covered under vet fees in the UK.</p>

Features and benefits	Significant exclusions or limitations
<p>Travel cover (continued)</p> <ul style="list-style-type: none"> Loss of healthcare certificate. (If you lose and need to replace the original during a trip. Plus quarantine costs and extra accommodation costs as a result of the lost health certificate.) Quarantine costs. (If you need to put your pet into quarantine should the required microchip fail.) <p>Emergency expenses include:</p> <ul style="list-style-type: none"> accommodation costs if your pet requires emergency vet treatment, which causes you to miss your return date; accommodation and costs while you try to find your pet if your pet becomes lost before your return date. <p>The cost of accommodation and costs if you have to cancel a trip because your pet goes missing or dies or has to be put to sleep by a vet or needs life saving treatment in the 7 days before you leave.</p>	<p>Claims without:</p> <ul style="list-style-type: none"> evidence of expenditure; evidence of worming treatment; evidence of micro chipping prior to your journey. <p>Bringing your pet home if it should die while you are on a trip.</p>

What you pay towards the cost of a claim (policy excess)

Excess applies to:	Cover selected	What you pay
Veterinary fees for pets aged under 9	Essential, Plus, Premier	£60, £80, £100, £140, £250 or £500 depending on the level of excess you've chosen. For each condition, for each period of insurance.
Veterinary fees for pets aged 9 and over	Essential, Plus, Premier	£60, £80, £100, £140, £250 or £500 depending on the level of excess you've chosen OR 20% of the treatment costs, whichever is greater. For each condition, for each period of insurance.
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.		
Third party liability – only applies to dogs	Essential, Plus, Premier	£250 excess applies to Loss or damage to property.
Travel cover – cancelling or cutting short a trip	Plus, Premier	£75 each trip.

At the end of each period of insurance we reserve the right to amend the premium, excess and or policy benefits, policy terms and policy conditions.

If we change the excess, it will apply to any new claim and not to ongoing existing claims. Details will be shown on your policy Schedule.

Treatment periods explained

This is an annual policy, which means that it needs to be renewed each year. It provides long-term cover for your pet's veterinary fees.

Every policy year you can claim for the cost of treatments that are covered by this policy that your vet says your pet needs, until the vet fees limit you have chosen is reached. Once the limit is reached we will not make any more treatment payments until the policy is renewed.

If we offer and you accept our renewal invitation, your chosen vet fees limit will be reinstated and covered treatment payments can continue to be paid for the next policy year. This means that there is no time limit on how long a vet fees claim can last.

Your policy needs to be renewed each year and you need to make sure all the payments required are made so that the policy stays in force.

Death from illness, death from accident, theft and straying

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 above.

Main exclusions that apply to all sections of cover

We will not cover:
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.
any dog which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments;
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;
any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding (commercial breeding means used for breeding more than 2 times in the pets lifetime) or monetary gain;
claims for any incident outside the territorial limits of the UK and the EU member countries of the Pet Travel Scheme;
any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution;
vaccinable illnesses if your pet is not vaccinated;
pets that are less than 8 weeks old at the cover start date.

Important information

Your right to cancel the policy

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.

To cancel, please write to the address or call us on 0330 102 2745. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your John Lewis Pet Insurance policy, you should call the Claims Helpline on 0330 102 2756 as soon as possible. In respect of Third Party Liability claims, you must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

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 vets 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.

Complaints

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. If you have cause for complaint, you should initially contact us on 0330 102 2745. In the unlikely event that we are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

John Lewis Insurance	Financial Ombudsman Service
Customer Relations Team P O Box 255 Wymondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

Compensation



Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Other important information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

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

Renewing your policy

At least 21 days before each policy renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit, we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payments by credit or debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Your right to cancel the policy' above.

Termination of the contract

You may cancel this policy at any time.

We may cancel this policy by giving you at least 14 days, notice at your last known address. You may be entitled to a proportional refund of any premiums paid, provided that no claim has been made during the current period of insurance.

The law and language applicable to the policy

Both you and we may choose the law, which applies to this contract. However, unless you and we agree otherwise, the law, which applies, is the law applicable in the part of the United Kingdom in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

RSA

John Lewis Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer a product from Royal & Sun Alliance Insurance plc for pet insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee
- No fee

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

John Lewis Insurance is a trading name of John Lewis plc. John Lewis Insurance is an appointed representative of Royal & Sun Alliance Insurance plc, St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal & Sun Alliance Insurance plc's Financial Services Register number is 202323.

Royal & Sun Alliance Insurance plc's permitted business is as an insurance company and they are authorised to arrange and provide you with their own insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (freephone from landlines) or 0300 500 8082.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

✉ Write to John Lewis Insurance, Customer Relations Team, PO Box 255, Wymondham, NR18 8DP.

☎ Telephone 0330 102 2490

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Royal & Sun Alliance Insurance plc is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

8. Meeting your Demands and Needs

This product meets the demands and needs of people who want to cover the cost of the major risks of owning a pet.

In choosing this product you have not received any personal recommendations from John Lewis Insurance.

Details of policy benefits can be found in the Policy Summary.

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