

# MORE TH>N<sup>®</sup> PET SAVER<sup>®</sup>

## POLICY SUMMARY

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MORE TH>N Pet Saver 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. It may be renewed each year subject to the terms and conditions then applicable.

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 you should read the Policy Wording. We will send you the Policy Wording when you take out insurance or at any time on request. When you receive your policy documents, you will have 14 days to decide if you wish to cancel the policy – see "Your Right to Cancel the Policy" for more information.

**TABLE 1 – PET SAVER**

The following will automatically be included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Limit	Policy Reference
<p><b>Veterinary Fees:</b> Covers treatment by a vet for 12 months from the first clinical signs of an illness or injury, including acupuncture, physiotherapy, homeopathic and herbal medicines for each illness or injury.</p> <p>To claim the cost of veterinary treatment up to £3,000 or treatment that lasts up to 12 months you may need to renew your insurance.</p>	<p>The policy excludes:</p> <ul style="list-style-type: none"> <li>- Any fees for illness that first occurred before cover started</li> <li>- Any fees for an illness that starts or starts showing clinical signs within the first 14 days of cover</li> <li>- Any illness your pet should be vaccinated for but isn't</li> <li>- Fees for dental treatment unless caused by an accident</li> <li>- Costs of vaccinations, spaying and castration or any treatment for pregnancy, whelping or kitting.</li> <li>- The cost of out of hours treatment unless your vet believes the treatment could not wait until normal surgery hours</li> <li>- The cost of food including food prescribed by a veterinary surgeon.</li> </ul> <p>Limitation You must contact us if your pet is referred to a specialist vet and the cost is likely to be more than £1,000.</p>	£3,000 for each separate illness and injury	Exclusions
<p><b>Your Pet's Purchase Price:</b> If your pet dies or is put to sleep as a result of an illness or injury.</p> <p>If your pet is stolen or strays and cannot be found within 30 days.</p>	<p>The policy excludes:</p> <ul style="list-style-type: none"> <li>- Death resulting from illness or natural causes after age 9</li> <li>- Death resulting from any illness or injury that first occurred before cover started</li> <li>- Death resulting from any illness that starts or starts showing clinical signs within the first 14 days of cover.</li> </ul>	£500	Exclusions
<p><b>Advertising &amp; Reward costs:</b> Covers the cost of advertising for a lost pet, including any reward paid for their safe return.</p>	Excludes any costs if your pet goes missing within the first 14 days of cover.	£500	Exclusions
<p><b>Licensed Kennel or Cattery Fees:</b> If you have to go into hospital due to illness or injury, we'll pay for costs after the first 4 days of your stay.</p>	Excludes stays in hospital for any medical condition you know about before the cover starts.	£500	Exclusions
<p><b>Third Party Liability protection – dogs only:</b> If your dog kills or injures someone or damages their property and you are found legally responsible.</p>	<ul style="list-style-type: none"> <li>- Any claim that is covered by any other insurance</li> <li>- Costs for criminal proceedings against you</li> <li>- If the claimant is a member of your family/ household or looking after your pet</li> <li>- Any claim resulting from your occupation, profession or business.</li> </ul>	£1,000,000	Exclusions

## TABLE 2 – WHAT YOU PAY TOWARDS THE COST OF A CLAIM (EXCESS)

This applies to claims under benefit A only. You must pay an amount towards the cost of any treatment your pet receives during the period of 12 months for each separate illness, injury or clinical sign.

AGE AT THE START OF THE PERIOD OF 12 MONTHS		WHAT YOU PAY
<b>Dogs</b>	Under 9 years	£90 + 10% of the rest of the cost of the veterinary treatment
	9 years and over	£90 + 20% of the rest of the cost of the veterinary treatment
<b>Cats</b>	Under 9 years	£75 + 10% of the rest of the cost of the veterinary treatment
	9 years and over	£75 + 20% of the rest of the cost of the veterinary treatment

The rest of the cost of veterinary treatment means the amount left from the amount covered by this insurance after the £90 for dogs and £75 for cats, is deducted.

We have the right to change the excess. The amount of excess you pay will also be shown on your Policy Schedule. This applies to claims under benefit E (dogs only). You must pay £200 of any claim for damage to or loss of property.

## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy 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 the number shown in your policy documentation. 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 Pet Saver policy you should call the Claims Helpline on 0800 300 889 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our prior agreement. Full details of how to claim are included in the policy document.

### COMPLAINTS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact MORE TH>N at the address shown on your quotation or schedule, as appropriate. We will tell you what we will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact the Customer Relations Unit at the address below.

If they cannot resolve the matter to your satisfaction, you will be provided with our final response so that you can, if you wish refer the matter to the Financial Ombudsman Service at the address below. If you do make a complaint, your right to legal action against us is not affected.

MORE TH>N Pet Insurance	Financial Ombudsman Service
Customer Relations Team MORE TH>N PET INSURANCE 35 Friday Street Henley-on-Thames RG9 1RX	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall 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 direct debit, credit card 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 the cover or to cancel it then please tell us before the renewal date.

If you pay by direct debit we will continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payments by credit/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 will receive a refund of the premium paid for cover after the renewal date, as described in "Your Right to Cancel the Policy".

## TERMINATION OF THE CONTRACT

You may cancel the policy at any time by writing to us at least 14 days before the next premium is due.

We may cancel the policy at any time, by giving you at least 7 days notice at your last known address. You may be entitled to a proportional refund of any premiums paid, provided you have not made a claim in 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, Channel Islands or Isle of Man 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

MORE TH>N Pet Saver is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

[www.morethan.com/pet](http://www.morethan.com/pet)

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