

POLICY SUMMARY

MORE TH>N 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.

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 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.

Table 1

PET INSURANCE

The following will automatically be included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Limit	Policy Reference
VETERINARY FEES			
<p>Covers treatment by a vet including physiotherapy, homeopathic and herbal medicines for each illness and injury while your pet remains insured with us.</p> <p>You may need to renew your insurance to claim up to the £7,000 limit.</p> <p>Veterinary treatment which includes complementary therapy referred by a vet to a member of organisations listed in your policy wording.</p>	<p>The policy excludes:</p> <ul style="list-style-type: none"> Any fees for illness that first occurred before cover started Any fees for an illness that starts or starts showing clinical signs within the first 14 days of cover Any illness your pet should be vaccinated for but isn't Fees for dental treatment unless caused by an accident Costs of vaccinations, spaying and castration or any treatment for pregnancy, whelping or kitting The cost of food including food prescribed by a veterinary surgeon. <p>Limitation You should contact us if your pet is referred to a specialist vet and the cost is likely to be more than £1,000.</p>	<p>£7,000 for each separate illness or injury with an inner limit of £1,000 for complementary therapy.</p>	<p>Exclusions</p> <p>For veterinary treatment fees</p>

Table 1 – continued

PET INSURANCE

The following will automatically be included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Limit	Policy Reference
YOUR PET'S PURCHASE PRICE			
<p>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>	<ul style="list-style-type: none"> Excludes death resulting from illness or natural causes once your pet reaches their 9th birthday Excludes death resulting from any illness or injury that first occurred before cover started Excludes death resulting from any illness that starts or starts showing clinical signs within the first 14 days cover. 	£600	Exclusions
ADVERTISING & REWARD COSTS			
Covers the cost of advertising for a lost pet, including any reward paid for their safe return.	Excludes any costs if your pet goes missing within the first 14 days of cover.	£600	Exclusions
LICENSED KENNEL OR CATTERY FEES			
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.	Excludes stays in hospital for any medical condition you know about before the cover starts.	£600	Exclusions
HOLIDAY COVER			
Covers treatment by a vet while abroad.	<ul style="list-style-type: none"> Cover restricted to countries in the Government's Pet Travel Scheme Up to 21 days cover for one holiday each policy year The same exclusions apply as shown under Veterinary Fees. 	£1,250	Exclusions
THIRD PARTY LIABILITY PROTECTION – DOGS ONLY			
If your dog kills or injures someone or damages their property and you are found legally responsible.	<ul style="list-style-type: none"> Excludes the first £200 of any claim for damage to or loss of property Costs for criminal proceedings against you If the claimant is a member of your family/household or looking after your pet Any claim resulting from your occupation, profession or business. 	£2,000,000	Exclusions

Table 2

WHAT YOU PAY TOWARDS THE COST OF A CLAIM (EXCESS)

For claims under the Veterinary Fees section you must pay an amount towards the cost of treatment your pet receives during the Policy Year for each separate illness, injury or clinical sign.

Age at the time of veterinary treatment	What you pay
DOGS	
Under 9 years	£70 + 10% of the rest of the cost of the veterinary treatment/ complementary therapy
9 years and over	£70 + 20% of the rest of the cost of the veterinary treatment/ complementary therapy
CATS	
Under 9 years	£50 + 10% of the rest of the cost of the veterinary treatment/ complementary therapy
9 years and over	£50 + 20% of the rest of the cost of the veterinary treatment/ complementary therapy

The rest of the cost of veterinary treatment means the amount left from the amount covered by this insurance after the £70 for dogs and £50 for cats, is deducted.

For claims under the Third Party Liability (dogs only) section you must pay £200 of any claim for damage to or loss of property which includes pets and livestock.

We have the right to change the excess.

If we change the excess the new excess amount will apply to any claim for the cost of any treatment your pet receives, which includes any claim for the cost of any treatment for any illness or injury that was insured in a previous Policy Year. Any change in excess will apply from the renewal date of your Policy and will be shown on your Policy Schedule.

Table 3

GENERAL CONDITIONS AND EXCLUSIONS

Cover	Policy Reference
• The maximum amount payable for each benefit is shown on your Policy Schedule.	Schedule
• You must pay the excess on any claim made for veterinary fees as indicated on your Policy Wording.	Excess for Veterinary Treatment Fee Claims
• The policy excludes claims when your pet is under 8 weeks old.	Exclusions

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 Insurance 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 Wording .

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 Team 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

MORE TH>N
Customer Relations Team
Bowling Mill
Dean Clough Industrial park
Halifax
HX3 5WA

FINANCIAL OMBUDSMAN SERVICE

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

COMPENSATION



Check with us what protection the Financial Services Compensation Scheme offers you
www.fscs.org.uk

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 at the current rate where applicable.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. 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 cheque or 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 receive a refund of the premium paid for cover after the renewal date, as described in "Your Right to Cancel the Policy" above.

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 Insurance 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 or by contacting the FSA on 0845 606 1234.

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