



Your cover explained
Policy document



Welcome

to Argos Pet Insurance

Thank you for insuring your pet with us

Argos Pet Insurance is pleased to have teamed up with Royal & Sun Alliance Insurance plc (RSA) to provide cover for your pet. RSA is one of the largest and most experienced insurers in the UK.

Together, Argos and RSA have a total of over 23 years experience in providing pet insurance.

Inside you will find details of:

- What is covered
- What is not covered
- What you pay towards the cost of a claim (excess)
- What you should do to make sure your pet remains protected
- How to claim
- How to complain.

We hope that Argos Pet Insurance can help you look after your pet for many years to come.



Contact details



Claims
(home and abroad)

Call: 0345 078 7500
Email: claims@argospetinsurance.co.uk

Customer Services

Call: 0345 078 7500
Email: help@argospetinsurance.co.uk

Renewals

Call: 0345 078 7500
Email: help@argospetinsurance.co.uk

Website

argospetinsurance.co.uk

Helplines

All policies automatically include access to the following helplines:

<p>Argos vetfone</p> <p>For help if you are worried about your pet's health at any time.</p>	<p>Telephone: 0800 197 6717 – available 24 hours a day, 365 days a year A free 24/7 advice line manned by qualified RCVS (Royal College of Veterinary Surgeons) vet nurses.</p>
<p>Healthcare away from home</p> <p>If you and your pet are away from home and your pet needs urgent veterinary care, call this helpline.</p>	<p>Telephone: 0800 197 6756 – available 24 hours a day, 365 days a year</p>
<p>Bereavement counselling</p> <p>An understanding, confidential and professional service where you can talk for as long as you need to about the death or illness of your pet.</p>	<p>Telephone: 0800 197 6756 – available 24 hours a day, 365 days a year</p> <p>Please quote scheme number: 72620</p>
<p>Pet legal</p> <p>Lawyers are available to provide advice and explain legal issues related to your pet in plain English and in a friendly and helpful way.</p>	<p>Telephone: 0800 197 6756 – available 24 hours a day, 365 days a year</p> <p>Please quote scheme number: 72620</p>
<p>Pet minder</p> <p>Helps you to locate a registered pet minder (on a National basis) for either a few minutes or indeed weeks, in order to look after your pet while you are away.</p>	<p>Telephone: 0800 197 6756 – available 24 hours a day, 365 days a year</p>
<p>PETS Travel Scheme (DEFRA helpline)</p> <p>If you are taking your pet abroad and need information on how to obtain a PETS Travel Scheme Certificate using the PETS helpline.</p>	<p>Telephone: 0845 933 5577</p>

Take a look at the table below to find out what's covered

From vet fees to accidental damage and boarding costs your new Argos Pet Insurance covers you for a whole host of unexpected expenses. How much you can claim depends on which cover level you've chosen. So, take a look at the table below for all the details you need.



Cover levels	Silver (up to)	Gold (up to)	Platinum (up to)	Excess the amount you must pay if you claim
Vet fees	£2500	£4000	£7000	Refer to your Policy Schedule
Treatment period	12 months	12 months	Each year	-
3rd party liability (dogs only)	£1 million	£1.5 million	£2 million	£100
Death from accident	£250	£750	£1500	-
Death from illness	£250	£750	£1500	-
Cremation fees	£100	£100	£100	-
Advertising & reward	£250	£750	£1000	-
Theft or straying	£250	£750	£1500	-
Boarding kennel/cattery fees	£150	£500	£1000	-
Holiday cancellation	£250	£1500	£3000	-
Accidental damage	Not covered	£500	£500	£100
Travel covers				
Quarantine costs	£150	£500	£1500	-
Loss of Healthcare Certificate	£250	£250	£250	-
Repeat tick & worming treatment	£150	£250	£1000	-
Emergency expenses cover abroad	£150	£250	£1000	-

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Important information

Your policy wording and policy schedule are evidence of your insurance with Royal & Sun Alliance Insurance plc (RSA), please check that the information is correct and the cover is exactly what you need. Then, once you're sure you're happy with it, please keep your policy and schedule in a safe place.

- RSA part is:
- that we will provide the cover set out in this policy wording for the period of insurance set out on the policy schedule.
- Your part:
- you must pay the premium as shown on the policy schedule for each period of insurance;
 - you must 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.

It is particularly important that you read your policy wording and policy schedule especially the Conditions & Exclusions pages 15 - 18.

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.

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: Illness, injury, accident or change in your pet's health or behaviour.
- Incident: 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 time for which we provide cover as shown in your schedule and for which we have accepted your premium.
- Pet: Dog(s) or Cat(s) named on your schedule.
- Treatment: Consultations, tests, X-rays, surgical procedures, 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.
- We/Us/Our: Royal & Sun Alliance Insurance plc.
- You/Your: The person or persons named as the policyholder on the schedule.
- Your family: Your husband, wife, partner, children, parents, other relatives and any joint policyholder all who normally live with you.

Veterinary fees cover

What is covered

The cost of fees charged by a **veterinary** practice for consultations, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction, supervision or referral of a **vet**, for an illness, injury, accident or change in **your pet's** health or behaviour.

This includes fees for herbal or homeopathic medicine or physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment if referred by a **vet**.

Hydrotherapy is covered for up to:

5 sessions for each illness, injury, accident or change in **your pet's** health or behaviour for Silver and Gold cover and 10 sessions for each **period of insurance** for Platinum cover.

What is not covered

Applicable to all cover selections Silver, Gold & Platinum. The excess, this is the first part of a claim that **you** have to pay.

This is paid for each **incident** for Silver & Gold cover and for each **incident** for each **period of insurance** for Platinum cover.

If **you** choose to pay a voluntary excess in addition to the cover excess, this will be included in the total **veterinary** excess on **your** schedule.

Vet fees payable for any changes in **your pets** health or behaviour **you** or **your vet** notice within the first 10 days of the first **period of insurance** of **your** policy unless previously agreed by **us**.

Vet fees payable for the death 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.

Any **treatments** that are or relate to:

Procedures which are not to treat an illness or injury, or that are preventative; pregnancy, giving birth or rearing puppies or kittens.

Dental **treatment** not as a result of an accident.

Routine examinations, vaccinations, grooming, spaying or castration.

Behavioural problems and training unless caused as a direct result of an insured **incident** occurring during the **period of insurance**.

Non-essential hospitalisation and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger its health.

Nutritional supplements and vitamins unless prescribed by a **vet** to take the place of medication or if they have a proven effect upon an illness, injury or something directly caused by an illness or injury.

Cryptorchidism (retained testicle(s)).

Any claim as a result of a 'notifiable' disease, e.g. Rabies.

Putting **your pet** to sleep unless it was necessary for humane reasons or to stop incurable suffering.

The cost of **treatment** that happens after the **period of insurance** has expired.

Silver and Gold

Vet fees cover is provided for up to 12 months from the start of the **incident** up to £2,500 (Silver), £4,000 (Gold).

Each **incident** has cover for up to 12 months from the start of the **incident** up to the limits shown above.

Any **treatment** exceeding 12 months after the **incident**.

The cost of food.

Veterinary fees cover continued

What is covered

Platinum

Vet fees cover provides up to £7,000 for each **period of insurance**.

Cover includes food recommended by a **vet** to treat a **condition** for a maximum period of 4 weeks.

What is not covered

Any **treatment** exceeding £7,000 for each **period of insurance**.

Veterinary fees

How to make a claim

Once **treatment** starts **you** should telephone the claims helpline 0345 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk and report the possible claim. **You** will then be sent a claim form or **you** can download a claim form via www.argospetinsurance.co.uk this will need to be completed by **your vet**.

Notify **us** as soon as possible and not later than 60 days after any **incident** that is likely to result in a claim. If **you** do not **we** may be unable to assist with **your** claim.

Settlement can be made directly to the **vet** after deduction of the excess.

We will need **you** to agree that **your** current or previous **vet** may release information or records regarding the medical history, including test results for any **pet** insured with **us**.

If **your pet** is referred to a specialist, **we** will need copies of any reports the specialist completes.

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

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

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.

Please also see the claim conditions on page 17.

Silver & Gold cover

You will not be able to claim on **your** policy for the same **condition**:

- i) once the **vet** fees limit is reached;
- ii) or after 12 months has passed from the first date of the **incident**.

If either (i) or (ii) are not reached and **your** policy becomes due for renewal **you** will need to renew **your** policy in order to continue claiming for the same **condition**.

Platinum cover

There is no time limit on how long the claim can last.

Once **your vet** fees limit is reached, **you** will no longer be able to claim for any more **conditions**.

If **we** offer and **you** accept **our** renewal terms **your vet** fees limit will be reinstated as long as **you** renew **your** policy annually and **your** cover is continuous between each renewal.

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

Third party liability cover (Dogs only)

What is covered

Damages and 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.

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.

The most **we** will pay for any claim or series of claims arising from any one event during the **period of insurance** is up to £1,000,000 (Silver), £1,500,000 (Gold) or £2,000,000 (Platinum) depending on the cover **you** have selected, plus defence costs agreed by **us** in writing.

What is not covered

The excess, this is the first part of a claim that **you** have to pay.

This is paid for each **incident** for Silver & Gold cover and for each **incident** for each **period of insurance** for Platinum cover.

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.

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;
- any of **your family, your** domestic employees who normally live with **you** or anyone looking after **your** dog with **your** permission passing on any disease or virus;
- injury, death, disease or illness 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.

Third party liability

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You will then be given instructions on what to do with any letter, claim, writ or summons.

Death from illness

<p>What is covered</p> <p>We will pay the purchase/donation price of your pet if it dies from illness or is put to sleep by a vet as a result of illness.</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>What is not covered</p> <p>We will not pay if your pet dies from an illness that you or your vet notice within the first 10 days of the first period of insurance of your policy.</p> <p>Any claim for:</p> <ul style="list-style-type: none">• dogs aged 9 years and above;• cats aged 11 years and above.
<p>The most we will pay for any one claim is the purchase/donation price shown on your schedule, up to £250 (Silver), £750 (Gold) or £1,500 (Platinum) depending on the cover you have selected.</p> <p>If you have no purchase receipt showing the purchase/donation price, we will pay the replacement cost of a similar pet up to the limit shown above.</p>	

Death from illness

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You must obtain a **veterinary** certificate at **your** own expense stating the date and cause of death.

If **your pet** was put to sleep, **you** must obtain a **veterinary** certificate stating that this was necessary for humane reasons or to stop incurable suffering.

Death from accident

<p>What is covered</p> <p>We will pay the purchase/donation price of your pet if it dies as a result of an accident or is put to sleep by a vet as a result of an accident.</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>What is not covered</p> <p>Death as a result of an accident arising within the first 48 hours of the first period of insurance of your policy.</p>
<p>The most we will pay for any one claim is the purchase/donation price shown on your schedule, up to £250 (Silver), £750 (Gold) or £1,500 (Platinum) depending on the cover you have selected.</p> <p>If you have no purchase receipt showing the purchase/donation price, we will pay the replacement cost of a similar pet up to the limit shown above.</p>	

Death from accident

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You must obtain a **veterinary** certificate at **your** own expense, stating the date and cause of death.

If **your pet** was put to sleep, **you** must obtain a **veterinary** certificate stating that this was necessary for humane reasons or to stop incurable suffering.

Advertising and reward

What is covered A refund of the cost of local advertising and for offering a suitable reward for the recovery of your pet if it is lost or stolen.	What is not covered Any reward you have not agreed with us before it is offered.
The most we will pay for any one claim is up to £250 (Silver), £750 (Gold) or £1,000 (Platinum) depending on the cover you have selected.	

Advertising and reward

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You should report the loss to **your vet** and local rescue centres as **we** may ask for confirmation that **you** have done so.

We will need to give **our** approval before **you** pay any amounts or offer any reward.

In the case of a reward, **you** must not pay the finder yourself. Please provide **us** with the details of the finder and **we** will arrange for the payment to be made directly to them.

Theft and straying

What is covered We will pay the purchase/donation price of your pet if it is permanently lost or stolen and not recovered despite the use of the advertising and reward cover.	What is not covered Any claim less than 45 days after the date your pet was lost or stolen.
The most we will pay for any one claim is the purchase/donation price shown on your schedule, up to £250 (Silver), £750 (Gold) or £1,500 (Platinum) depending on the cover you have selected. If you have no purchase receipt showing the purchase/donation price, we will pay the replacement cost of a similar pet up to the limit shown above.	

Theft and straying

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

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 the dog warden within 24 hours of discovery and provide their reference number to **our** claims department.

If there is no recovery of **your pet** after 45 days, **you** will then need to complete a claim form and provide the information detailed above.

Boarding kennel & cattery fees

What is covered	What is not covered
A refund of boarding kennel or cattery fees if 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.	Any stay in hospital, 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.
A refund of boarding kennel or cattery fees if your pet is unable to live at your main UK home because it has become uninhabitable. We will need to agree with you that your home is uninhabitable.	Any kennel or cattery fees you pay without agreeing payment with us first.
The most we will pay in any one period of insurance is up to £150 (Silver), £500 (Gold) or £1,000 (Platinum) depending on the cover you have selected.	

Boarding kennel & cattery fees

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You should obtain, at **your** own expense, receipted bills detailing dates and fees paid.

You must also obtain, at **your** own expense, confirmation of the period **you** or **your family** members were in hospital and any additional information requested by **us**.

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.

Holiday cancellation costs

What is covered	What is not covered
A refund of the cost of cancelling or cutting short your holiday, that you cannot recover elsewhere, if your pet needs life saving emergency treatment within 7 days of you going away on holiday.	Any surgery that in your vet's opinion is non life-saving. Emergency life saving surgery for any changes in your pets health or behaviour which you or your vet notice before this policy started. Any refund for any holiday booked less than 28 days before you go away.
The most we will pay in any one period of insurance is up to £250 (Silver), £1,500 (Gold) or £3,000 (Platinum) depending on the cover you have selected.	

Holiday cancellation costs

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

You should obtain, at **your** own expense, the booking invoice and cancellation invoice from **your** travel agent or tour operator. This should detail the amount for the charges **you** are unable to recover elsewhere and the date of cancellation.

Accidental damage

<p>What is covered</p> <p>We will pay if your pet causes accidental damage to personal property.</p>	<p>What is not covered</p> <p>The excess, this is the first part of a claim that you have to pay.</p> <p>Damage to personal property owned by you or in your control.</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 whilst your pet is left alone or where you or any person entrusted with its care, control and custody are not in a position to control its behaviour.</p>
<p>The most we will pay is up to £500 for any one claim (Gold and Platinum cover only) depending on the cover you have selected.</p>	

Accidental damage

How to make a claim

Contact the claims helpline on 0345 078 7500 as soon as **you** become aware of any possible claim.

A claim form will be sent to **you** which should be completed detailing the exact circumstances of the claim, including the description of the damaged personal property and its purchase price if known.

The amount paid will take into account the age and condition of the personal property.

Travelling

This section extends **your vet** fees cover outside of the United Kingdom and provides additional covers A-D.

<p>What is covered</p> <p>Travel with your pet to Eire, Channel Islands, Isle of Man or a member country of the PETS Travel Scheme in accordance with the European Economic Community regulations.</p> <p>This is a Government scheme that allows you to take your pet temporarily to any member country of the PETS Travel Scheme and come back to the UK without putting your pet into quarantine.</p> <p>(Silver) a maximum of 90 days cover is provided during the period of insurance.</p> <p>For (Gold) or (Platinum) cover there is no limit to the number of days during the period of insurance depending on the cover you have selected.</p>	<p>What is not covered</p> <p>Non compliance with the PETS Travel Scheme.</p> <p>Countries that are non-EU members of the PETS Travel Scheme as defined by DEFRA.</p>
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Travelling

How to make a claim

In the event that **your pet** requires **veterinary treatment** whilst temporarily in Eire, Channel Islands, Isle of Man or a member country of the PETS Travel Scheme, payment for the **treatment** must be made by **you** to the **vet** whilst **you** are there.

When **you** return home call the claims helpline 0345 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk immediately and report the claim.

You will be sent a claim form to complete and return to **us** with all the paid **veterinary** receipts.

Settlement will then be made to **you** after the deduction of the part of the claim that **you** must pay in sterling at the current rate of exchange.

Travel covers (These are all subject to full compliance with the PETS Travel Scheme)

A) Quarantine costs

<p>What is covered</p> <p>Quarantine costs and costs you have to pay to get a replacement health certificate for your pet should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.</p>	<p>What is not covered</p> <p>Any claims not supported with all relevant receipts and documentary evidence that your pet was microchipped before your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.</p> <p>Any costs where it can be shown that the microchip was not functioning before your departure.</p>
<p>Quarantine costs if, despite compliance with the relevant regulations, your pet is placed in quarantine due to illness.</p>	<p>Any costs where it can be shown that your pet was suffering from a condition before your departure.</p>
<p>The most we will pay is up to £150 (Silver), £500 (Gold) or £1,500 (Platinum) for each trip depending on the cover you have selected.</p>	

B) Loss of healthcare certificate

<p>What is covered</p> <p>The cost of a replacement of the official PETS Travel Scheme certificate, should the original become lost during a trip.</p>	<p>What is not covered</p> <p>Claims that are not supported by all relevant receipts and evidence of amounts you have paid.</p>
<p>Quarantine costs as a result of the loss of the health certificate.</p>	<p>Claims where the loss of the certificate was not reported to the issuing vet within 24 hours of discovery.</p> <p>Claims where it can be shown that the health certificate was lost before departure.</p>
<p>The most we will pay is a total of up to £250 for each trip.</p>	

C) Repeat tick and worming treatment

<p>What is covered</p> <p>A refund of costs you pay to arrange a repeat of the tick and worming treatment if your return to the UK is delayed by your carrier.</p>	<p>What is not covered</p> <p>Any claims which cannot be supported by evidence that the initial tick and worming treatment was carried out.</p>
<p>The most we will pay is in total for each trip is up to £150 (Silver), £250 (Gold) or £1,000 (Platinum) for each trip depending on the cover you have selected.</p>	

D) Emergency expenses cover abroad

<p>What is covered</p> <p>The most we will pay in total for each trip is up to £150 (Silver), £250 (Gold) or £1,000 (Platinum) this amount includes the following limits:</p>	<p>What is not covered</p>
<ul style="list-style-type: none"> • A refund of costs you have paid for accommodation and the journey home, if your pet needs emergency vet treatment which results in you missing your return journey. 	<p>Any claim not supported by all relevant receipts and evidence of amounts you have paid.</p>

D) Emergency expenses cover abroad continued

What is covered	What is not covered
The most we will pay in total for each trip is up to £100 (Silver), £200 (Gold) or £300 (Platinum) depending on the cover you have selected.	
<ul style="list-style-type: none">A refund of the costs you have paid for accommodation and transport while you try to find your lost pet before you are due to return to the UK.	Any claim where you have not notified the Police as soon as you become aware that your pet is missing. Any claim not supported by a written Police report.
The most we will pay in total for each trip is up to £150 (Silver), £250 (Gold) or £300 (Platinum) depending on the cover you have selected.	
<ul style="list-style-type: none">A refund of costs you have paid for accommodation and transport for 4 more days while you remain abroad to try to find your lost pet.	Any claim where you have not notified the Police as soon as you become aware that your pet is missing. Any claim not supported by a written Police report.
The most we will pay in total for each trip is up to £150 (Silver), £250 (Gold) or £300 (Platinum) depending on the cover you have selected.	

Travel covers A-D

How to make a claim

You will need to pay the cost of any amounts yourself.

When **you** return home call the claims helpline 0345 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk immediately and report the claim.

You will be sent a claim form to complete and return to **us** with all the paid receipts, evidence of amounts **you** have paid 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.

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

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;
- provide proper care and attention to **your pet** at all times;
- take all reasonable precautions to prevent accidents, injury or damage;
- 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.

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**.

Transferring your interest in the policy

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

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 within the statutory period" below.

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

Change of Insurers

It may be that the Insurance company underwriting **your** cover could change at renewal time – if so **you** will be informed of this change not less than 21 days before **your** current policy renews and provided with details of any changes in **your** policy cover.

If **you** pay by Direct Debit then **your** policy may be automatically renewed with the new insurer. If **you** do not want **your** policy to be renewed then please let them know before the renewal date.

Cancelling the policy

This policy is an annual contract.

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 part 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 part 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** make a claim, **we** will not refund part of the premium already paid for the remainder of the current **period of insurance**.

Cancelling the monthly premium instalment agreement

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 under the terms of the Consumer Credit Act 1974.

We have the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement.

If **you** want to cancel **your** linked loan agreement but not **your** policy, **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 0345 078 7500.

Our right to cancel

We can cancel this policy by giving **you** at least 14 days notice at **your** last known address. **We** will only do so for the following reasons, and not before, where possible, making contact with **you** to seek an opportunity to agree a solution with **you**.

- 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.

You will be entitled to a refund of part of any unexpired premium, providing no claims had been made for the current **period of insurance**.

Policy exclusions

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);
- which should be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

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.

Any **incident** outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands, Eire and the member countries of the PETS Travel Scheme (non-EU listed countries as defined by DEFRA are excluded).

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 cost and compensation for putting **your pet** to sleep, under a court order of the Contagious Diseases Act or following its destruction for the protection of livestock.

Infringement of United Kingdom animal health and importation legislation.

Malicious or wilful injury or gross negligence to **your pet** which is caused by **you** or members of **your family**.

Medication that has not been recommended by a **vet**.

Any claim when **your** premium has not been paid.

War risks. 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 **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.

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.

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.

Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, 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 **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

Complaints Procedure

Our Commitment to Customer Service

Argos Pet insurance is provided by Royal & Sun Alliance Insurance plc (RSA). Both Argos and RSA 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 sales and service number shown in your schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

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: Argos Pet Insurance
Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

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 1239 123 (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

Please read the following carefully as it contains important information relating to the details you give us. You should show this notice to any other party related to this insurance.

Who we are

Argos Limited is an introducer appointed representative of Home Retail Group Insurance Services (HIS).

For Pet Insurance HIS acts as an introducer to Royal & Sun Alliance Insurance plc (RSA) who sell, administer and underwrite this policy. HIS are authorised and regulated by the Financial Conduct Authority, RSA are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You are giving your information to Argos Limited, which is part of the Home Retail Group and RSA, which is a member of the RSA Group of companies. In this information statement 'we', 'us' and 'our' refers to RSA, the RSA Group of companies, Argos Limited and the Home Retail Group unless otherwise stated.

How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the RSA Group of companies and Home Retail Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the RSA Group of companies and the Home Retail Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- where we may transfer rights and obligations under this agreement; or
- where Argos Pet Insurance invites you to renew your pet insurance with another insurer.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the RSA Group of companies and the Home Retail Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

Home Retail Group would like to keep you informed by telephone, post, text or email of selected products and services from them and their carefully chosen suppliers. RSA would like to keep you informed by telephone, post, text or email of Argos Pet Insurance products and services. If you would prefer not to receive this information from us, and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

For your protection, calls to our service centres may be recorded and monitored.

Credit Reference Agencies

To determine premium payment rates at quote, renewal and/or any future invitations, we may make checks on the electoral roll and public data through a credit reference agency. Any enquiries will be recorded but will not affect your credit rating.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related or other facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

How to contact us

On payment of a small fee, you are entitled to receive a copy of the information RSA hold about you.

If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

On payment of a small fee, you are entitled to receive a copy of the information Home Retail Group hold about you. A list of companies in the Home Retail Group is available on request.

If you have any questions, or you would like to find out more about this notice you can write to:

The Data Protection Compliance Manager
Home Retail Group
488-499 Avebury Boulevard
Milton Keynes
MK9 2NW

