

Pet Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Argos – Gold

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

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 vet treatment. This policy provides vet fees cover for illness, injury or disease for up to 12 months from the start of the treatment up to £4,000. Each incident is covered for up to 12 months, or until your vet fee limit is reached, whichever happens first, as long as your pet remains insured with us.



What is insured?

- ✓ Vet fees up to £4,000. Includes:
 - Treatment period 12 months.
 - Hydrotherapy sessions (dogs only) up to 5 for each condition.
- ✓ Third Party Liability (dogs only) up to £1.5m.
- ✓ Accidental Damage up to £500.
- ✓ Death from Accident up to £750.
- ✓ Death from Illness up to £750.
- ✓ Cremation fees up to £100.
- ✓ Boarding kennel / cattery fees up to £500.
- ✓ Advertising and reward up to £750.
- ✓ Theft or straying up to £750.
- ✓ Holiday cancellation up to £1,500.
- ✓ Travelling includes cover for :
 - Extends vet fees cover whilst you take your pet temporarily outside the UK to EU countries.
 - Emergency expenses up to £250.
 - Quarantine costs up to £500.
 - Loss of Healthcare Certificate up to £250.
 - Tick and tapeworm treatment up to £250.



Are there any restrictions on cover?

- ! You will no longer be able to claim for a condition once the 12 month limit or £4,000 limit has been reached. If 12 months or £4,000 are not reached and your policy becomes due for renewal you will need to renew your policy to continue claiming for the same condition.
- ! 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.

We do not cover:

- ! Any changes in your pet's health or behaviour before this policy started we will not pay for treatment of these changes or any illness or injury that develops from them.
- ! Any accidents within the first 48 hours of your cover start date or any illness or injury that develop from them.
- ! Any claims for any changes in your pet's health or behaviour within the first 10 days of your cover start date or any illness that develops from these changes.
- ! Excesses – this is the part of a claim you have to pay.
- ! Vet Referral excess – if a referral vet from outside our network is chosen, you will need to pay £200 of the referral vet fee yourself in addition to your policy excess.
- ! Treatment to teeth or gums if they're damaged due to tooth decay, dental or gum disease.
- ! Damage to anything owned by you, your family, employees or anyone looking after your pet with your permission.
- ! Death, injury, loss or damage to you, your family, employees or anyone looking after your pet with your permission.
- ! Death from illness for any dog aged 9 years and above and for any cat aged 11 years and above.
- ! Death from illness that happens within the first 10 days of your policy.
- ! Death from an accident that happens within the first 48 hours of your policy.
- ! Putting your pet to sleep unless it was necessary for humane reasons or to stop incurable suffering.
- ! Theft and straying claims less than 45 days after the date your pet was lost or stolen.
- ! Reward offered without our prior agreement.
- ! Boarding kennel / cattery fees if you stay in hospital for less than 4 days in a row.
- ! Holiday cancellation costs you can recover elsewhere if your pet needs life-saving treatment within 7 days of your going on holiday.
- ! Countries that are non-EU members of the PETS travel scheme as defined by DEFRA.
- ! Non-compliance with the PETS Travel Scheme.



What is not insured?

- ✗ Pets under 8 weeks of age.
- ✗ Any pet which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or Wolf Hybrids.
- ✗ Any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding or monetary gain.
- ✗ Routine examinations, nail clipping, vaccinations, spaying or castration, flea, tick or worming prevention or treatment, bathing or de-matting, supplements and probiotics.
- ✗ Pregnancy, giving birth, rearing puppies or kittens.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom, Northern Ireland, Channel Islands, Isle of Man, Eire and the Member Countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- In the event of a claim, please send us your claim form within 90 days of the first treatment for each new incident.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must 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.
- You must pay the premium shown on the policy schedule for each period of insurance.
- You must comply with all the conditions set out in the Policy.
- If you have made a claim and have any remaining cover benefits you wish to use in the next policy year, you must renew your policy with us and there must be no break in cover.



When and how do I pay?

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



When does the cover start and end?

Your cover start and end date is found on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number in your policy documentation or on our website.