

# **Pet Insurance**

Policy Booklet

YOUR  
M&S

## Policy Summary

This is a summary of the M&S Pet Insurance Premier and Standard cover which is underwritten and administered by Royal & Sun Alliance Insurance plc. It does not contain the full terms and conditions of insurance, but highlights the main features and benefits and significant or unusual limitations and exclusions which may affect how you decide this insurance is suitable for you. You can find full details later in this Policy Booklet in the Policy Wording. It is important that you read this Policy Booklet carefully.

## Type of insurance and cover

M&S Pet Insurance provides cover for the major financial risks of owning pedigree cats and dogs and crossbreed cats and

dogs. It includes cover for veterinary fees for illness and injury, advertising and reward for lost and stolen pets, and emergency boarding costs. Two levels of cover are available – Premier cover and Standard cover.

## Main features and benefits

This table shows the amount you can claim up to in each period of insurance. Cross references to the relevant section of the Policy Wording are included.

*Full details of policy cover can be found on pages 7 to 30 of your Policy Booklet.*

Section No	Title	Premier Cover – up to:	Standard Cover – up to:
1	Veterinary fees Limit each separate illness or injury	£7,000 No limit Included in £7,000:	£4,000 £1,000
	- Complementary treatments	£1,000	Not covered
	- Prescription food	£200	Not covered
	- Euthanasia/cremation/burial	£100	Not covered
	- Referral to behaviourist	£250	Not covered
2	Emergency boarding or daily minding	£70 a week up to a maximum £750	£60 a week up to a maximum £600
3	Advertising costs	£1,250	£600
	Reward	£750	£600
4	Theft or straying	£1,500	£600
5	Death from injury	£1,500	£600
6	Death from illness	£1,500	£600
7	Holiday cancellation	£3,000	Not covered
8	Quarantine costs	£2,000	Not covered
9	Loss of pet passport	£250	Not covered
10	Repeat tick and worming treatment	£500	Not covered
11	Emergency expenses abroad	£2,000 emergency vet treatment + £500 other costs	Not covered
12	Damage to kennel and bedding	£100	Not covered
13	Failure of spaying	£250	Not covered
14	Third party liability (dogs only)	£2,000,000	£1,000,000

## Policy Summary *continued*

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

#### Section 1 Veterinary fees

You pay an amount, as shown in the table below, towards the cost of any treatment your pet receives in the period of insurance for each illness, injury, behavioural disorder or for prescription food.

If your pet receives any treatment for the same illness, injury, behavioural disorder or for prescription food in more than one period of insurance you must pay an amount towards the cost of the treatment your pet receives in each period of insurance.

Age	Premier cover	Standard cover
Cats under 9	£50	£75
Cats 9 and over	£50 + 20% of the rest of the cost of any treatment	£75 + 20% of the rest of the cost of any treatment
Dogs under 9	£70	£90
Dogs 9 and over	£70 + 20% of the rest of the cost of any treatment	£90 + 20% of the rest of the cost of any treatment

#### Section 7 Holiday cancellation

The first £50 of the cost of accommodation or travel costs.

#### Section 14 Third party liability

The first £250 of any claim where property is damaged or destroyed.

### Significant or unusual limitations and exclusions

The following is a summary of the main policy limitations and exclusions. Full details can be found in the Policy Wording. Cross references to the relevant section of the Policy Wording are included.

#### General limitations in cover

We will not pay for any out of hours treatment unless you have telephoned our M&S Vetfone service or your vet considers the treatment could not wait until normal surgery hours. If your pet is referred by your vet to another specialist vet for treatment that is likely to cost more than £1,000 you must contact us first to agree these costs. If your pet needs emergency medical treatment on the same day as this

referral, you must contact us as soon as possible.

#### This insurance does not cover:

- 1 Cats and dogs less than 8 weeks old.
- 2 Any dog used for racing or fighting, as a guard or security dog, wolf hybrids, American Bulldogs and any breed of dog registered under the Dangerous Dogs Act.
- 3 Anything that is caused by, relates to or results from;
  - your pet's medical history before the insurance started.
  - your occupation, your profession or any business.
  - you not complying with the Government's Pet travel scheme.
- 4 Any claim associated with rabies.
- 5 Your pet when used for breeding purposes.
- 6 Any claims resulting from a trip abroad when you and your pet live part of the time in another country.
- 7 Repatriation of your pet following its death.

## **Policy Summary** *continued*

### **Specific or unusual limitations and exclusions**

#### **Section 1 – Veterinary fees**

##### **What we will not pay:**

- The cost of treating any illness that your pet should have been vaccinated against.
- The cost of treating an illness, injury or behavioural disorder that happened or showed clinical signs before your pet's insurance started.
- The cost of treating an illness or behavioural disorder that showed clinical signs in the first 14 days of your pet's insurance.
- Any costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.
- Any costs to treat teeth and gum disorders if your pet does not have regular dental checks.
- Hydrotherapy for arthritis, obesity, weight loss, general fitness, mobility and stamina.
- The cost of prescription food to manage long term illnesses.
- The cost of hydrotherapy for general non weight bearing exercise.
- A vet must formally refer your pet for complementary treatment.
- You must contact the M&S Vetfone service if your vet practice is shut.
- You must contact us if your pet is referred to a specialist vet and the cost is likely to be more than £1,000.

#### **Section 2 – Emergency boarding and daily minding**

##### **What we will not pay:**

- The cost of boarding your pet if you go into hospital as a result of an illness or injury that happened or showed symptoms before the insurance started.
- The cost of boarding your pet as a result of your pregnancy.
- There is a weekly and total limit to the amount you can claim. If you have Premier cover, £70 per week up to a maximum of £750; Standard cover £60 per week up to a maximum of £600.

#### **Section 4 – Theft or straying**

- We will not pay the purchase price unless you can prove the amount you paid for your pet.

#### **Section 5 – Death from injury**

##### **What we will not pay:**

- Death as a result of an injury that happened before the insurance started, or an injury that is the same as one your pet had before the insurance started.
- The purchase price unless you can prove the amount you paid for your pet.

#### **Section 6 – Death from illness**

##### **What we will not pay:**

- Any illness that your pet should have been vaccinated against.
- Death as a result of an illness or behavioural disorder that showed clinical signs before or within 14 days of the start of the insurance.
- Death from illness after your pet's 9th birthday
- The purchase price unless you can prove the amount you paid for your pet.

## **Section 7 – Holiday cancellation**

### **What we will not pay:**

- Any illness or injury that happened before you have booked your holiday.
- Any illness or injury that happens more than 9 days before the start of your holiday.
- Holiday cancellation unless your pet requires life saving surgery that prevents you from taking your holiday or means you have to cut it short.

## **Section 8 – Quarantine costs**

- We will not pay costs as a result of an illness, behavioural disorder or injury that showed clinical signs before or within 14 days of the start of the insurance or before you travelled.
- You must look after your pet's pet passport so that it is not lost or stolen.

## **Section 9 – Loss of pet passport**

- You must look after your pet's pet passport so that it is not lost or stolen. You must report the loss or theft of your pet's pet passport quickly so there is more chance of getting it back.

## **Section 10 – Repeat tick and worming treatment**

- You must report the loss of your pet's pet passport or certificate of treatment against ticks and tapeworms to the Police within 24 hours.

## **Section 11 – Emergency expenses abroad**

- We will not pay for an injury, illness or behavioural disorder before your holiday started.
- You must look after your pet's pet passport so that it is not lost or stolen.
- You must report the loss or theft of your pet's pet passport quickly so there is more chance of getting it back.

## **Section 14 – Third party liability (dogs only)**

### **We will not pay:**

- For any incident that is connected in any way to a business.
- For anything that happens to a member of your family or someone living with you.

## **Annual contract**

You agree to pay the full annual premium. If you pay your premium by monthly instalments and you make a claim we have the right to deduct outstanding instalments and the instalments for the rest of the year from any claim payment.

## **Cancellation**

After you first receive your policy documents you have 14 days in which to cancel and get a full refund of what you have paid, providing you have not made a claim.

If you do not cancel within the 14 days your insurance will continue as stated on your Policy Schedule and you agree to pay the full annual premium.

You can cancel this insurance at anytime after the 14 days.

## **Making a claim**

Telephone the M&S Pet Insurance claims line on 0800 980 8750.

## **Policy Summary** *continued*

### **Complaints**

If you have a complaint you can contact us on 0800 980 8740 or write to us at;

M&S Pet Insurance  
35 Friday Street  
Henley-on-Thames  
Oxfordshire  
RG9 1RX

Fax: 01491 636234

If you are not satisfied with the way we have dealt with your complaint you can write to the M&S Customer Relations Team.

If you are still not satisfied you can contact the Financial Ombudsman Service.

Full details can be found on page 28 of your Policy Booklet.

### **Financial Services Compensation Scheme (FSCS)**

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.

Financial Services Compensation Scheme  
7th floor, Lloyds Chambers,  
Portsoken Street,  
London, E1 8BN.

[www.fscs.org.uk](http://www.fscs.org.uk)

# Policy Wording

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## Understanding and using your policy

This section 'Understanding and using your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special definition in your policy and these are listed and explained on pages 9 & 10, 'Definitions of terms used in this policy'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

**Your** policy is in two parts – the policy wording and the policy schedule. The policy wording contains details of:

- what **we** will pay
- what **we** will not pay
- what **you** pay towards the cost of a claim (the **excess**)
- what **you** have to do to make sure **your** policy is valid
- how to claim
- Complaints procedure.

**Your** policy schedule contains details of:

- the **pet you** have insured
- the **period of your insurance**
- the policy sections covered by **your** insurance.

Please keep **your** policy schedule with the policy wording. **We** will send **you** a new policy schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make any necessary changes.

Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made.

If **you** have any questions please contact **us**. The telephone numbers are provided with **your** policy schedule and at the back of this booklet.

## The insurance contract

This policy wording, **your** policy schedule and the information **you** gave **us** when arranging this insurance or at any time after, make up **your** insurance contract which is a legal contract between **you** and **us**. The policy wording and policy schedule make one document and **you** need to read **your** policy wording together with **your** policy schedule to find out exactly what **your** insurance covers. Please keep them together.

**Our** part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **period of insurance** set out on the same policy schedule.

**Your** part of the contract is:

- **you** must pay the premium as shown on **your** policy schedule for each **period of insurance**;
- **you** must comply with all the terms and conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

## 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, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places 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, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

## Definitions of terms used in this policy

This part of the policy sets out the words which have a special meaning. Each word is listed together with its meaning and is shown in **bold** throughout the policy.

### **Behavioural disorder**

means the treatment of a change to **your pet's** normal mental or emotional state, carried out, following referral from a **vet**, by a member of one of the following organisations:

Association of Pet Behaviour Counsellors  
Canine and Feline Behaviour Association

### **Clinical signs**

means changes in your pet's normal healthy state, its bodily functions or behaviour.

### **Complementary treatment**

means physiotherapy, osteopathy, **hydrotherapy**, chiropractic care carried out, following referral from a **vet**, by a member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy
- National Association of Veterinary Physiotherapists
- McTimoney Chiropractic Association
- Canine Hydrotherapy Association

### **Emergency veterinary treatment**

Means immediate **veterinary treatment** that cannot be delayed until **your pet** returns **home**.

### **Endorsement**

Any alteration made to the policy, which has been agreed by **us** in writing.

### **Europe**

means countries, states or territories in the continent of Europe, west of the Ural mountains, and the Canary Islands who are part of the UK Government **Pet travel scheme**, plus the Republic of Ireland.

### **Holiday**

means a **holiday** or business trip to **Europe** which starts from and ends at **your home**.

### **Home**

means the place in the **United Kingdom**, the Isle of Man or the Channel Islands where you and **your pet** live permanently for at least 9 months in the **period of insurance**.

### **Illness, illnesses**

means sickness, disease or changes in **your pet's** normal healthy state.

### **Hydrotherapy**

means swimming and water treadmill sessions immediately before and after surgery to promote muscle, tendon and cartilage regeneration.

### **Market value**

means the price generally paid at the time **you** got **your pet** for an animal that was the same age, breed, pedigree and breeding ability as **your pet**.

### **Period of insurance**

means 12 months from the Inception Date or Renewal Date shown on **your** policy schedule.

### **Pet, Pet's**

means the cat or dog named in the policy schedule.

### **Pet passport**

means the official documents required by the UK Government **Pet travel scheme** to show **your pet** has been microchipped, vaccinated against rabies and blood tested.

### **Pet travel scheme**

means the UK Government **Pet travel scheme** that allows **you** to take **your pet** abroad and bring it back into the **United Kingdom**, Isle of Man or Channel Islands without putting it in quarantine.

### **Transport company**

means a **transport company** approved to carry animals under the UK Government **Pet travel scheme**.

### **United Kingdom**

means England, Scotland, Wales and Northern Ireland.

### **Veterinary treatment**

means any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **vet** or an employee of a veterinary practice under a **vet's** supervision. This also includes homeopathy, acupuncture and any other treatment a **vet** is authorised to carry out.

### **Vet, Vet's**

means a fully qualified Veterinary practitioner holding a current registration with the Royal College of Veterinary

Surgeons and who works in general Veterinary practice.

### **We, Us, Our**

means Royal & Sun Alliance Insurance plc.

### **You, Your**

means the person named as the policyholder in the policy schedule.

## **General conditions applicable to the whole policy**

**You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not meet these conditions **we** may cancel **your** insurance, refuse to pay **your** claim or only pay part of it.

### **Ownership of the pet**

**You** must be the owner of the **pet** and it must live with **you** at **your home** address. If **you** are no longer the owner or **your pet** stops living with **you** at **your home** address **you** must tell **us**.

### **Care of the pet**

**You** must arrange for **your pet** to be kept vaccinated against the following;  
Dogs: distemper, hepatitis, leptospirosis and parvovirus.  
Cats: feline infectious enteritis, feline leukaemia and cat flu.

### **Changes in your circumstances**

Using the contact details provided with **your** policy schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are no longer the owner of the **pet**
- **your pet** stops living with **you** at **your home**
- **your pet** has been used for racing
- **your pet** has had complaints made about its behaviour
- **your pet** has been the cause of an accident or legal action

- **your pet** has been trained to attack
- **your pet** has been used for security purposes or as a guard dog
- **your pet** is neutered or spayed

We may re-assess your cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim may be rejected or payment could be reduced. In some circumstances **your** policy may be invalid, and **you** may not be entitled to a refund of premium.

### **Fraud**

If dishonesty or exaggeration is used by **you**, or anyone acting on behalf of **you** to obtain;

- 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**.

### **Change of terms and conditions**

If **we** offer further **periods of insurance** **we** may change the premium, the excess and the policy terms and conditions.

### **Cancelling the policy**

**You** can cancel this policy at any time by calling **us** or writing to **us**. **We** can cancel this policy after **we** give **you** 7 days notice in writing to the address shown on **your** latest policy schedule.

If **you** make a claim and then cancel this insurance **we** will not refund any premium to **you**.

If **you** pay by monthly instalments and cancel this insurance **we** will not refund any premium to **you**.

It is **your** responsibility to make sure **your** bank pays **your** monthly instalments. If **you** do not pay a monthly instalment **your** insurance will end on the date **you** should have made the payment.

If **you** pay the full annual premium and cancel this insurance **we** will give **you** a refund of the part of the insurance **you** have not used, providing **you** have not made a claim.

### **Transferring your interest in the policy**

**You** cannot transfer this insurance to another person without **our** written permission.

### **Change in cover from Premier to Standard**

If at any time **you** change **your** type of cover from M&S Premier cover to M&S Standard cover **we** will continue to provide cover for the cost of **veterinary treatment** for an **illness** or injury that first showed **clinical signs** during a **period of insurance** under the M&S Premier cover up to the monetary limits of M&S Standard cover, that applied when the first **clinical signs** of the injury or **illness** were noticed, providing cover is continuous between the date the **clinical signs** were first noticed and the dates of treatment of any further claim.

### **Other conditions**

There are other conditions which relate to any claim **you** may make and these are shown in the next section 'Claims conditions applicable to the whole policy.'

**You** should also refer to any conditions shown under individual sections of **your** policy.

### **Claims conditions applicable to the whole policy**

These are the conditions of the insurance **you** will need to meet 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 may be invalid.

**You** should also check the information on 'How to claim' under individual sections of **your** policy.

## Rights and responsibilities

If **you** have any legal rights against any other person in respect of **your** claim, **we** may take action against them at **our** expense, in **your** name.

**You** must provide **us**, at **your** own expense, with any information and assistance **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

## Medical history

**You** agree that any **vet** who has treated **your pet** has **your** permission to provide **us**, at **your** own expense, with any information and assistance **we** may reasonably require about **your pet's** medical history. **You** agree to be responsible for payment of any charge the **vet** makes for the information.

## Annual contract

**You** agree to pay the full annual premium. If **you** pay **your** premium by monthly instalments and **you** make a claim we have the right to deduct outstanding instalments and the instalments for the rest of the year from any claim payment

## Other insurance

If **you** make a claim and **you** can also claim under another insurance policy, **we** will only pay **our** share of the claim. **You** must tell **us** the name of the other insurance company and the policy number.

**We will provide cover in the following policy sections if they are shown on your policy schedule.**

## Section 1 – Veterinary fees

### What we will pay

If **your pet** is ill or injured in the **United Kingdom**, Isle of Man or Channel Islands during the **period of insurance** **we** will pay; if you have Premier cover;

the cost of veterinary treatment carried out in the period of insurance up to £7,000 for all illnesses and injuries, and included in the £7,000;

- complementary treatment up to £1,000;
- prescription food to help diagnose an illness up to £200;
- the cost of putting your pet to sleep and cremation or burial up to £100;
- travel expenses of 30p for each mile you travel if your vet refers your pet to another vet at a specialist veterinary practice or veterinary hospital;
- the cost to treat a behavioural disorder up to £250.

if you have Standard cover:

the cost of veterinary treatment carried out in the period of insurance for all illnesses and injuries up to £4,000, limited to £1,000 for each separate illness or injury.

### What we will not pay

- 1 The cost of any treatment for;
  - an injury that happened or an **illness** or **behavioural disorder** that first showed **clinical signs** before **your pet's** insurance started, or;
  - an injury or **illness** or **behavioural disorder** that is the same as, or has the same diagnosis or **clinical signs** as an injury, **illness**, **behavioural**

**disorder** or clinical sign **your pet** had before **your pet's** insurance started, or;

- an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from an injury, **illness** or **clinical sign your pet** had before **your pet's** insurance started;

no matter where the injury, **illness**, **behavioural disorder** or **clinical signs** are noticed or happen in, or on **your pet's** body.

2 The cost of any treatment for;

- an **illness** or **behavioural disorder** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
- an **illness** or **behavioural disorder** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
- an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days of the date **your pet's** insurance started;

no matter where the **illness** or **behavioural disorder** are noticed or happen in, or on **your pet's** body.

3 The cost of any treatment **your vet** recommends to prevent an injury, **illness** or **behavioural disorder**.

4 The cost of scaling and polishing **your pet's** teeth.

5 The cost of killing or controlling fleas, worming or wormer products, general health enhancers and any treatment caused by, resulting from or related to pregnancy or giving birth.

6 The cost of treating;

- a dental disorder, or;
- a gum disorder, or;

- any other disorder caused by, relating to or resulting from dental or gum disorder; unless;

- **your pet** has had its teeth checked in the 12 months before the first **clinical signs** of the dental or gum disorder that you are claiming the cost of treatment for, and;

- **your pet** has had all treatment, recommended during that check carried out.

7 The cost of:

- food that is not produced by a pet food manufacturer as a prescription food;
- prescription food that is not prescribed by a **vet**;
- obesity and weight control prescription foods;
- prescription food, after a diagnosis is made to help manage an **illness**, including allergies, food intolerance and joint disorders;
- prescription food to prevent the formation of bladder stones and crystals in urine.

8 The cost of vaccinations, spaying and castration.

9 The cost of house calls unless the **vet** confirms that moving **your pet** would damage its health.

10 The cost of any treatment outside normal surgery hours except for treatment that a **vet** considers cannot wait until normal surgery hours.

11 Travel costs to a specialist **vet** or veterinary hospital that is at or in the same building, premises or veterinary practice as your **vet**.

12 The cost of any **veterinary treatment** if a claim has not been made within 12 months of **your pet** receiving its first treatment.

13 The cost of pheromone products.

14 The cost of **your pet's** stay at a **vet**

practice unless a **vet** confirms **your pet's** treatment can only be given at a **vet** practice.

- 15** The cost of **hydrotherapy** for:
- arthritis;
  - obesity;
  - weight loss;
  - general fitness;
  - stamina;
  - general pain relief;
  - general mobility;
  - genetic and hereditary disorders in dogs less than 2 years old.
- 16** The cost of buying or hiring a cage or any other medical equipment.
- 17** The cost of any transplant treatment.
- 18** The cost of treatment you choose for **your pet** that is not as a result of an injury, **illness** or **behavioural disorder**.
- 19** The cost of bathing or dematting **your pet** unless a **vet** confirms this can only be carried out by a **vet** or a member of a **vet** practice under a **vet's** supervision because its needs their professional expertise.
- 20** Any treatment **your pet** receives outside the **United Kingdom**, Isle of Man or the Channel Islands
- 21** The cost of any treatment for any **illness your pet** must be vaccinated against.

### What you pay

You pay an amount, as shown in the table below, towards the cost of any treatment **your pet** receives in the **period of insurance** for each **illness**, injury, **behavioural disorder** or for prescription food:

This means that if **your pet** receives any treatment for the same **illness**, injury, **behavioural disorder** or for prescription food in more than one **period of insurance you** must pay an amount towards the cost of the treatment **your pet** receives in each **period of insurance**.

The amount **you** pay may be different in each **period of insurance**. If the amount **you** pay changes **we** will tell **you** at the start of the **period of insurance** in your renewal documents.

The rest of the cost of any treatment means the amount left from the amount of a claim covered by this insurance after;

- the £70 for dogs or £50 for cats is deducted if **you** have a M&S Premier Insurance, or;
- the £90 for dogs or £75 for cats is deducted if **you** have a M&S Standard Insurance.

### Special conditions that apply to this section

- 1** If **your** normal **vet** practice is shut, or **your** normal **vet** cannot offer an appointment for treatment, then **you** must phone **our** M&S Vetfone service for advice. **Your** policy does **not** cover the cost of treatment outside normal surgery hours, unless **you** have telephoned **our** M&S Vetfone service, or **your vet** considers treatment cannot wait until normal surgery hours. The M&S Vetfone service is available 24 hours a day, 365 days a year on 0800 980 5583.
- 2** If **your vet** tells **you** he/she wants to refer **your pet** to another **vet** for **veterinary treatment** costing more than £1,000 **you** must tell **us** before

Age	Premier cover	Standard cover
Cats under 9	£50	£75
Cats 9 and over	£50 + 20% of the rest of the cost of any treatment	£75 + 20% of the rest of the cost of any treatment
Dogs under 9	£70	£90
Dogs 9 and over	£70 + 20% of the rest of the cost of any treatment	£90 + 20% of the rest of the cost of any treatment

the referral happens or before **your pet** receives the **veterinary treatment**. If **your pet** needs **emergency veterinary treatment** immediately on the same day as the referral takes place **you** must tell **us** as soon as **you** can. **We** may ask for an estimate of the **veterinary treatment** to agree the cost or contact the referral **vet** to agree the cost.

- 3 **You** must send **us your claim form** within 30 days of start of first treatment. If **your pet** develops an ongoing **illness** or injury **you** must submit the first claim within 30 days of start of first treatment and then submit ongoing claims every 3-6 months.
- 4 If **you** claim for the cost of any **complementary treatment you** must supply a letter of referral from **your vet** to the complementary professional that includes:
  - the diagnosis of the **illness** or injury needing treatment
  - the treatment needed
  - the length of time or date when **your pet** should go back to the **vet** for further treatment
- 5 Before **your pet** is treated check that a **vet** will fill in a claim form and supply the supporting invoices.
- 6 If **you** want to claim for **complementary treatment**, or treatment of a **behavioural disorder your vet** must still fill in the claim form. **We** do not accept claim forms that are filled in by someone who is not a **vet** or a member of a **vet** practice.
- 7 **You** can ask **us** to pay **your vet** or someone else. **You** will need to make arrangements to pay **your vet** or someone else any part of the cost of any treatment not covered by this insurance. If **we** do not agree to send a payment to the person **you** asked **us** to pay **we** will send any payment covered by this insurance to **you**.

## How to claim

Please write to us and send with your letter;

- a claim form filled in by **you** and **your vet**, and;
- any receipts and supporting invoices.

## Section 2 – Emergency boarding or daily minding

In this section the definitions of “**you**” and “**your**” include a member of **your** family living with **you**. “Illness” and “injury” are not defined and refer to **you** not **your pet**.

### What we will pay

If **you** go into hospital in the **United Kingdom**, Isle of Man or Channel Islands for emergency medical treatment as a result of an injury or illness during the **period of insurance** and there is no one to look after **your pet we** will pay;  
if **you** have Premier cover, up to £70 a week, limited to £750 in total, or;  
if **you** have Standard cover, up to £60 a week, limited to £600 in total towards;

- the cost of someone to look after **your pet** or;
- the cost to board **your pet** at a licensed boarding premises and;
- the cost of an inpatient certificate or doctors letter to support **your** claim.

## What we will not pay

- 1 Any costs if **you** go into hospital as a result of an **illness** or injury that happened or showed symptoms before **your pet's** insurance started.
- 2 Any costs if **you** go into hospital as a result of;
  - **your** pregnancy;
  - giving birth;
  - alcoholism;
  - drug abuse;
  - drug addiction;
  - attempted suicide;
  - self inflicted injuries, or;
  - any treatment that **you** choose to have that is not directly related to an illness or injury.
- 3 Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
- 4 Any costs incurred outside the **United Kingdom**, Isle of Man or Channel Islands.

## How to claim

- 1 Please write to **us** and tell **us** the name of the illness or injury that resulted in **you** going to hospital and the date **you** first noticed the symptoms.
- 2 Send **us** with **your** letter;
  - an In patient certificate; or;
  - a letter from **your** doctor telling **us** the dates **you** were in hospital.
  - the receipt from the licensed boarding premises, or;
  - the receipt from the person who looked after **your pet**. The receipt must include the person's name and address.

## Section 3 – Advertising and reward costs

### What we will pay

If **your pet** is lost or stolen in the **United Kingdom**, Isle of Man or Channel Islands, during the **period of insurance** we will pay;

if **you** have Premier cover;

- the cost of advertising a reward up to £1,250 and;
- the cost of a reward up to £750.

if **you** have Standard cover;

- the cost of advertising a reward up to £600, and;
- the cost of a reward up to £600.

## What we will not pay

- 1 The cost of a reward paid to a person who lives with **you** or works for **you**.
- 2 The cost of a reward if **you** do not have a receipt from the person who found **your pet** giving their full name and address.
- 3 Any costs incurred outside the **United Kingdom**, Isle of Man or Channel Islands.

## How to claim

- 1 Please write to **us** and tell **us** how and when **your pet** was lost or stolen.
- 2 Send **us** with **your** letter;
  - receipts for any advertisements, and;
  - a receipt giving **us** the amount of the reward and full name and address of the person who found **your pet**.

## Section 4 – Theft or straying

### What we will pay

If **your pet** is stolen or goes missing in the **United Kingdom**, Isle of Man or Channel Islands during the **period of insurance** we will pay;

if **you** have Premier cover, up to £1,500, or;

If **you** have Standard cover, up to £600 towards;

- the purchase price of **your pet** ,or;
- the **market value** of **your pet**, if **you** do not have a receipt or any proof of how much **you** paid for **your pet**.

## What we will not pay

- 1 Any amount until 90 days after the date **your pet** was stolen or went missing.
- 2 Any amount if **your pet** is stolen or goes missing outside the **United Kingdom**, Isle of Man or Channel Islands.

## Special conditions that apply to this policy section

- 1 If **your pet** goes missing **you** must:
  - notify at least one **vet** practice in the area **your pet** went missing within 5 days of **you** first noticing **your pet** was missing, and;
  - contact local rescue centres.
- 2 If **your pet** is a dog and it goes missing **you** must report this to the police and the local dog warden within 24 hours of **you** first noticing **your dog** was missing.
- 3 **You** must immediately report the theft of **your pet** to the Police and obtain a crime reference number.

## How to claim

- 1 Please write to **us** and tell **us** how and when **your pet** was lost or stolen.
- 2 Send **us** with **your** letter;
  - if **your pet** was stolen the address of the Police station and crime reference number, or;
  - if **your pet** went missing; the name and address of;
    - the **vet** practice **you** reported **your pet** missing to, and;
    - the names, addresses and telephone numbers of all the other organisations **you** reported **your** missing **pet** to.
  - **your pet**'s pedigree certificate (if you have one) and; purchase receipt, or;
  - proof of purchase showing the amount **you** paid.

## Section 5 – Death from injury

### What we will pay

If **your pet** dies or is put to sleep in the **United Kingdom**, Isle of Man or Channel Islands by a **vet** as a result of an injury that happens during the **period of insurance** we will pay;

if **you** have Premier cover, up to £1,500; or

if **you** have Standard cover, up to £600 towards;

- the purchase price of **your pet**, or;
- the **market value** of **your pet**, if **you** do not have a receipt or any proof of how much **you** paid for **your pet**.

### What we will not pay

- 1 Any amount if **your pet** dies as a result of an injury that happened before **your pet's** insurance started.
- 2 Any amount if a **vet** can treat **your pet's** injury and it is humane to keep it alive.
- 3 Any amount if **your pet** dies during, or as a result of, surgery that is not a result of an injury that happened during the **period of insurance**.
- 4 Any amount if **your pet** dies as a result of any injury while outside the **United Kingdom**, Isle of Man or Channel Islands.

### How to claim

- 1 Please write to **us** and tell **us** how **your pet** was injured.
- 2 Send **us** with **your** letter
  - a claim form filled in by **you** and **your vet**, and;
  - a death certificate from a **vet**, or;
  - a statement from an independent witness explaining they saw **your pet** was dead,
  - **your pet**'s pedigree certificate (if you have one) and; purchase receipt, or;
  - proof of purchase showing the amount **you** paid.

## Section 6 – Death from illness

### What we will pay

If **your pet** dies or is put to sleep in the **United Kingdom**, Isle of Man or Channel Islands by a **vet** as a result of an **illness** that first shows **clinical signs** during the **period of insurance** we will pay;  
if **you** have Premier cover, up to £1,500, or;  
if **you** have Standard cover, up to £600 towards;

- the purchase price of **your pet**, or;
- the **market value** of **your pet** if **you** do not have a receipt or any proof of how much **you** paid for **your pet**.

### What we will not pay

- 1 Any amount as a result of;
  - an **illness** that first showed **clinical signs** before **your pet's** insurance started; or,
  - any costs as a result of an **illness** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** before **your pet's** insurance started , or;
  - an injury or **illness** that is caused by, relates to or results from a clinical sign that was first noticed, or an **illness** that first showed **clinical signs**, before **your pet's** insurance started

no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.

- 2 Any amount as a result of;
  - an **illness** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started; or,
  - any costs as a result of an **illness** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;

- an injury or **illness** that is caused by, relates to or results from a clinical sign that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days before **your pet's** insurance started;

no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.

- 3 Any amount if **your pet** dies or is put to sleep by a **vet** as a result of an **illness** after its 9<sup>th</sup> birthday.
- 4 Any amount if **your pet** dies or is put to sleep as a result of an **illness** it should be vaccinated against.
- 5 Any amount if **your pet** dies or is put to sleep by a **vet** as a result of pregnancy or giving birth.
- 6 Any amount if a **vet** can treat **your pet's illness** and it is humane to keep it alive.
- 7 Any amount if **your pet** is put to sleep as a result of a **behavioural disorder**.
- 8 Any amount if **your pet** dies as a result of any **illness** while outside the **United Kingdom**, Isle of Man or Channel Islands.

### How to claim

- 1 Please write to **us** and tell **us** how **your pet** died.
- 2 Send **us** with **your** letter;
  - a claim form filled in by **you** and **your vet**;
  - a death certificate from a **vet**, or;
  - a statement from an independent witness explaining they saw **your pet** was dead;
  - **your pet's** pedigree certificate (if you have one) and; purchase receipt, or;
  - proof of purchase showing the amount **you** paid.

## Section 7 – Holiday cancellation

(This section only applies if you have Premier cover)

### What we will pay

If **you** have to cancel or cut short **your holiday** because **your pet**;

- goes missing during **your holiday**, or
- is injured or shows the first **clinical signs** of an **illness**, while **you** are on **holiday** or in the 9 days before **you** start **your holiday** and needs immediate life saving surgery

**we** will pay up to £3,000 towards accommodation and travel costs **you** have paid for, will not use and **you** cannot get a refund for.

### What we will not pay

- 1 Any amount for a **holiday** that does not start in the **period of insurance**.
- 2 Any amount if **your pet** goes missing, is injured or shows the first **clinical signs** of an **illness** in the part of a **holiday** that continues past the end of the **period of insurance**.
- 3 Any amount as a result of;
  - an injury that happened or an **illness** or **behavioural disorder** that first showed **clinical signs** before **your pet's** insurance started or before **you** booked **your holiday** or;
  - an injury or **illness** or **behavioural disorder** that is the same as, or has the same diagnosis or **clinical signs** as an injury, **illness**, **behavioural disorder** or **clinical sign your pet** had before **your pet's** insurance started or before **you** booked **your holiday**, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from an injury, **illness** or **clinical sign your pet** had before **your pet's** insurance started or before **you** booked **your holiday**;

no matter where the injury, **illness**, **behavioural disorder** or **clinical signs** are noticed or happen in, or on **your pet's** body.

- 4 Any amount as a result of;
  - an **illness** or **behavioural disorder** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
  - an **illness** or **behavioural disorder** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days of the date **your pet's** insurance started;  
no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.

### What you pay

The first £50 of any claim.

### How to claim

Please write to **us** and send with **your** letter;

- the booking invoice and cancellation invoice from the travel agent, tour operator, or other holiday booking agency, or;
- **your** receipt showing, the dates of **your holiday**, **your** accommodation costs and **your** travel costs, and;
- a letter from the person, company or organisation **you** booked **your holiday** with telling **us** the date **you** cancelled **your holiday**, the amount **you** cannot recover and the reason **you** cancelled **your holiday**, and;
- a **vet** fee claim form filled in by **you** and **your vet** if **you** are claiming following life saving surgery.

## Section 8 – Quarantine costs

**(This section only applies if you have Premier cover)**

### What we will pay

If **your pet** is not allowed back into the **United Kingdom**, Channel Islands or the Isle of Man during the **period of insurance** because;

- it has an **illness**, injury or **behavioural disorder**, or,
- its microchip has failed, or,
- its **pet passport** is lost or stolen;

**we** will pay up to £2,000 towards quarantine costs.

### What we will not pay

- 1** Any costs if the microchip was not ISO Standard 11784 or Annex A to ISO Standard 11785.
- 2** Any costs if the microchip was not found to be working properly within 14 days of the start of **your holiday**.
- 3** Any costs resulting from;
  - an injury that happened or an **illness** or **behavioural disorder** that first showed **clinical signs** before **your pet's** insurance started, or;
  - an injury or **illness** or **behavioural disorder** that is the same as, or has the same diagnosis or **clinical signs** as an injury, **illness**, **behavioural disorder** or **clinical sign your pet** had before **your pet's** insurance started, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from an injury, **illness** or **clinical sign your pet** had before **your pet's** insurance started;no matter where the injury, **illness**, **behavioural disorder** or **clinical signs** are noticed or happen in, or on **your pet's** body.

- 4** Any costs the resulting from;
  - an **illness** or **behavioural disorder** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
  - an **illness** or **behavioural disorder** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of the date **your pet's** insurance started, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days of the date **your pet's** insurance started;no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- 5** Any costs resulting from;
  - an injury that happened or an **illness** or **behavioural disorder** that first showed **clinical signs** before **your holiday**, or;
  - an injury or **illness** or **behavioural disorder** that is the same as, or has the same diagnosis or **clinical signs** as an injury, **illness**, **behavioural disorder** or **clinical sign your pet** had before **your holiday**, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from an injury, **illness** or **clinical sign your pet** had before **your holiday**;no matter where the injury, **illness**, **behavioural disorder** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- 6** Any costs if the **pet passport** is lost or stolen while left unattended unless they are in **your holiday** accommodation, or the boot, covered luggage compartment or glove box of a locked vehicle.

## Special conditions that apply to this section

You must report the loss or theft of **your pet passport** within 24 hours of it going missing to;

- the **vet** who issued it;
- the police, or;
- if **you** are on a ship, train, plane or coach, the operator.

## How to claim

- 1 Please write to **us** and send with **your** letter;
  - the official documentation saying **your pet** was not allowed back into the **United Kingdom**, Channel Islands or Isle of Man;
  - the receipt for the quarantine;
  - a copy of the report of the theft or loss;
  - and if **you** are claiming because a microchip failed;
  - evidence that **your pet** was micro chipped before **your holiday** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

## Section 9 – Loss of pet passport

**(This section only applies if you have Premier cover)**

### What we will pay

If **your pet's pet passport** is lost or stolen during a **holiday** in the **period of insurance** we will pay up to £250 towards the cost of a replacing the **pet passport**.

### What we will not pay

- 1 Any costs if **you** do not report the loss of the **pet passport** to the **vet** who issued the **pet passport** within 24 hours of **you** discovering it was lost or stolen.
- 2 Any costs if the **pet passport** is lost or stolen while left unattended unless they are in **your holiday** accommodation or the boot, covered luggage

compartment or glove box of a locked vehicle.

## Special conditions that apply to this section

You must report the loss or theft of **your pet passport** within 24 hours of it going missing to;

- the **vet** who issued it;
- the police, or;
- if **you** are on a ship, train, plane or coach. the operator.

## How to claim

Please write to **us** and send with **your** letter;

- the receipt for the replacement costs;
- a copy of the report of the theft or loss.

## Section 10 – Repeat tick and worming treatment

**(This section only applies if you have Premier cover)**

### What we will pay

If **your pet's pet passport** or official certificate of treatment against ticks and tapeworms is lost or stolen during a **holiday** and in the **period of insurance** we will pay up to £500 towards the cost of a getting the treatment against ticks and tapeworms.

### What we will not pay

- 1 Any costs if **you** do not report the loss of the **pet passport** or certificate of treatment against ticks and tapeworms to the police within 24 hours of **you** discovering it was lost or stolen.
- 2 Any costs if the **pet passport** certificate of treatment against ticks and tapeworms is lost or stolen while left unattended unless it is in **your holiday** accommodation, or the boot, covered luggage compartment or glove box of a locked vehicle.

- 3 Any costs incurred in obtaining the initial treatment against ticks and tapeworms.
- 4 Any costs incurred if the initial treatment against ticks and tapeworms was not carried out the time-scale required by the **Pet travel scheme**.
- 5 Any costs incurred if the treatment against ticks and tapeworms was not necessary in order to comply with the **Pet travel scheme**

### Special conditions that apply to this section

You must report the loss or theft of **your pet passport** or certificate of treatment against ticks and tapeworms within 24 hours of it going missing to;

- the police, or;
- if **you** are on a ship, train, plane or coach, the operator.

### How to claim

- 1 Please write to **us** and send with **your** letter;
  - the receipt for the treatment;
  - a copy of the report of the theft or loss;
  - a receipt and evidence to show the original ticks and tapeworms treatment was done in line with the times set out in the **Pet travel scheme**.

## Section 11 – Emergency expenses abroad

**(This section only applies if you have Premier cover)**

### What we will pay

- 1 If **your pet** needs **emergency veterinary treatment** as a result of;
  - an injury that happens or an **illness** that first shows **clinical signs** during a **holiday** in the **period of insurance**, **we** will pay up to £2,000 towards;

- **emergency veterinary treatment**.
- 2 If **you** miss **your** scheduled return travel to the **United Kingdom** Isle of Man or Channel Islands because **your pet** is receiving **emergency veterinary treatment**, **we** will pay up to £500 towards;
    - the cost of accommodation for **you** to stay until **your pet** is well enough to travel, and;
    - any extra cost to get **you** and **your pet** home.
  - 3 If **your pet** goes missing during a **holiday** in the **period of insurance**; **we** will pay up to £500 towards;
    - any extra costs for accommodation, and;
    - any extra costs for transport; for 4 days after **your** scheduled date to travel **home** while **you** try and find **your pet** in the country where it went missing.
  - 4 If **your pet's pet passport** is lost or stolen during a **holiday** in the **period of insurance** and this means **you** miss **your** scheduled travel **home**; **we** will pay up to £500 towards;
    - any extra accommodation costs, and;
    - any extra costs to get **you** and **your pet** home
  - 5 If the **transport company** delays **your** scheduled travel **home** during the **period of insurance** and this means **your pet's** ticks and tapeworms certificate is no longer valid, **we** will pay up to £500 towards;
    - any extra accommodation costs, and;
    - any extra costs to get **you** and **your pet** home, because **you** had to get the ticks and tapeworms treatment repeated and could not make the **transport company's** rescheduled travel date.

## What we will not pay

- 1 More than £2,000 for **emergency veterinary treatment** and more than £500 in total for all costs under all the sections of cover.
- 2 Any costs resulting from a **holiday** that started before **your pet's** insurance started.
- 3 Any costs resulting from;
  - an injury that happened or an **illness** or **behavioural disorder** that first showed **clinical signs** before **your holiday** started, or;
  - an injury or **illness** or **behavioural disorder** that is the same as, or has the same diagnosis or **clinical signs** as an injury, **illness**, **behavioural disorder** or **clinical sign your pet** had before **your holiday** started, or;
  - an injury, **illness** or **behavioural disorder** that is caused by, relates to or results from an injury, **illness** or **clinical sign your pet** had before **your holiday** started ;  
no matter where the injury, **illness**, **behavioural disorder** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- 4 The cost of food.
- 5 Any costs resulting from **your pet** being too unwell to travel unless this is certified by a **vet**.
- 6 Any costs if the **holiday** was made to get treatment abroad.
- 7 Any costs if **you** do not report the loss of the **pet passport** to the **vet** who issued the certificate within 24 hours of **you** discovering it was lost or stolen.
- 8 Any costs if the **pet passport** is lost or stolen while left unattended unless it is in **your holiday** accommodation, the boot, covered luggage compartment or glove box of a locked vehicle.
- 9 Any costs for initial tick and worming treatment.
- 10 Any costs if the initial tick and worming treatment was not carried out in the time-scale required by the **Pet travel scheme**.

- 11 Any costs if the tick and worming treatment was not necessary to comply with the **Pet travel scheme**.
- 12 Any costs to take **your pet's** body home if it dies.

## How to claim

- 1 Please write to **us** explaining what **you** want to claim for.
- 2 Send **us** with **your** letter;
  - the invoice and receipt for **emergency veterinary treatment**; and if **you** missed **your** scheduled return to the **United Kingdom**, Isle of Man or Channel Islands;
  - the receipt for **your** accommodation costs;
  - the receipt for **your** travel costs, and if **your** claim is a result of the loss or theft of a **pet passport**;
  - a copy of the report of the loss or theft; or if **your** claim is the result of a **transport company** delaying **your** travel;
  - documentation from the **transport company** to show they delayed **your** travel **home** and the rescheduled date of travel, and;
  - a receipt and evidence to show the original tick and worming treatment was done.

## Additional exclusions applicable to sections 7-11

We will not pay for claims under any section of this insurance that are caused by, connected to or result from:

- **you** not complying with any part of the **Pet travel scheme**, whether imposed by the UK government, a **transport company** or other countries involved in the **Pet travel scheme**.
- any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country unless specifically covered by this insurance.
- travel outside **Europe**.
- a **transport company** carrying out any checks.
- **you** having to comply with any part of the **Pet travel scheme** unless specifically covered by this insurance.
- currency exchange rate differences.

## Section 12 – Damage to kennels and bedding

**(This policy section only applies if you have Premier cover)**

### What we will pay

Loss or damage to **your pet's** kennel, bed or bedding while in **your home** or in the open on the land belonging to **your home** caused by;

- Fire, lightning, explosion, earthquake or smoke;
- Storm or flood;
- Malicious acts or vandalism;
- Falling trees or branches.

We will pay up to £100.

## What we will not pay

- 1 Loss or damage by pets.
- 2 Damage when **your home** has not been lived in by anyone or who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

## How to claim

- 1 Please write to **us** explaining how the loss or damage happened.
- 2 Send **us** with **your** letter a receipt for the repair or replacement.

## Section 13 – Failure of spaying

**(This section only applies if you have Premier cover)**

### What we will pay

If during the **period of insurance** **your pet** is spayed and because the surgery was not totally successful is then found to be pregnant, **we** will pay up to £250 towards the cost of **veterinary treatment** for an ectopic pregnancy.

### What we will not pay

The cost of treatment for;

- an ectopic pregnancy that first showed **clinical signs** before **your pet's** insurance started;
- an ectopic pregnancy that first showed **clinical signs** within 14 days of the date **your pet's** insurance started;
- any **veterinary treatment** received outside the **United Kingdom**, Isle of Man or the Channel Islands.

## Special conditions that apply to this section

- 1 Before **your pet** is treated check that a **vet** will fill in a claim form and supply the supporting invoices.
- 2 **You** can ask **us** to pay **your vet** or someone else. **You** will need to make arrangements to pay **your vet** or someone else any part of the cost of any treatment not covered by this

insurance. If **we** do not agree to send a payment to the person **you** asked **us** to pay **we** will send any payment covered by this insurance to **you**.

### How to claim

Please write to **us** and send with **your** letter;

- a claim form filled in by **you** and **your vet**, and;
- any receipts and supporting invoices.

## Section 14 – Third party liability

### (This section only applies to dogs)

In this section the definition of “**you**” and “**your**” includes any person looking after **your pet** with **your** permission.

### What we will pay

If **your pet** is involved in an incident during the **period of insurance** and;

- someone becomes ill, is injured or killed, or;
- someone’s property is damaged or destroyed,

**we** will pay;

- if **you** have Premier cover up to £2,000,000, or;
- if **you** have Standard cover up to £1,000,000 towards;
- the legal costs and expenses for dealing with or defending a claim against **you** and;
- compensation and costs awarded against **you** by a court.

### What we will not pay

- 1 Any compensation, costs or expenses because **you** are legally responsible as a result of a contract that **you** have entered into.
- 2 Any compensation, costs or expenses if the person who becomes ill, is injured or killed;
  - is **you**, or;
  - lives with **you**, or;

- works for **you**.
- 3 Any compensation, costs or expenses if the property that is damaged or destroyed is in the keeping or care of:
    - **you**, or
    - someone who lives with **you**, or;
    - someone who works with **you**.
  - 4 Any costs or expenses for defending **you** if **we** have not already agreed to pay these costs.
  - 5 Any compensation, costs or expenses for which **you** are deemed responsible under the laws of any country that is not part of **Europe**.
  - 6 Any incident that happens;
    - where **you** work, or;
    - at a business premises, or;
    - at **your home** if any part of the building where **you** live is a licenced premises.
  - 7 Any incident at **your home**, connected to, resulting from or caused by;
    - a business **you** run from **your home**, or;
    - a business at a premises **your home** is part of.
  - 8 Any costs as a result of an incident that happens outside the **United Kingdom** Isle of Man or Channel Islands.

### What you pay

The first £250 of any compensation, costs or expenses where property has been damaged or destroyed.

### Special conditions that apply to this section

- 1 **You** must not;
  - admit responsibility;
  - offer any compensation;
  - make a payment, or;
  - try to negotiate with anyone.

- 2 **You** must call **our** claims helpline 0800 980 8750 immediately **you** become aware of an incident to tell **us** the full details.
- 3 **You** must send **us** any writs, summons and other legal documents **you** receive and **you** must not answer them.
- 4 **You** must tell or help **us** find out the full circumstances of an incident, provide written statements and go to court if necessary.

### **How to claim**

- 1 Please write to **us** explaining how the incident happened.
- 2 Send **us** with **your** letter, any letters or legal documents **you** have received.

## **General exclusions applicable to the whole policy**

**These exclusions apply to all of the sections of your policy**

**This insurance does not cover:**

### **Radioactive Contamination**

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

### **War Risks**

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

### **Terrorism**

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, “terrorism” means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### **Business Use**

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by **your** profession, **your** occupation or any business.

### **Pet Age**

Any loss, damage, liability, cost or expense of any kind if **your pet** is under 8 weeks of age.

### **Dog Breeds**

Any loss, damage, liability, cost or expense of any kind if **your pet** is a;

- breed of dog which is registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments; or
- Wolf Hybrid; or
- An American Bulldog.

### **Guard and security dogs**

Any loss, damage, liability, cost or expense of any kind if **your pet** is used as a guard and security dog.

### **Racing or fighting**

Any loss, damage, liability, cost or expense of any kind if **your pet** is used for racing or fighting.

### **Rabies**

Any loss, damage, liability, cost or expense of any kind if **your pet** has rabies.

### **Breeding**

Any loss, damage cost or expense of any kind if **your pet** is used for breeding.

## **Deliberate act**

Any loss, damage cost or expense of any kind if caused by a deliberate act by **you**.

## **Criminal costs**

Any criminal proceedings or fines.

## **Claims procedure**

**Our** aim is to provide a fast and efficient claims service to ensure payment to **you** of any valid claim as quickly as possible. To help **us** achieve this please read 'How to claim' under each section carefully, note the information **we** require for each type of claim and send **your** claim to **us** promptly. The special conditions part of each policy section gives **you** information about what to do when **you** make a claim. In some sections it also tells **you** what to do when something happens that could result in a claim.

**1** If **you** want to make a claim under the following sections:

- Veterinary fees
- Death from illness
- Death from injury
- Failure of spaying

Please complete a claim form. **You** can call **us** 0800 980 8750 or visit [www.marksandspencer.com/petinsurance](http://www.marksandspencer.com/petinsurance) to download a claim form.

**2** Please send **your** claim forms, letters and documents to **us** at:  
M&S Pet Insurance Claims  
Department  
35 Friday Street  
Henley-on-Thames  
RG9 1RX

If **you** need help to make a claim or advice about a claim please call **us** on the M&S Pet Insurance Claims Helpline 0800 980 8750. Lines are open Monday to Friday 8am to 6pm.

# Complaints procedure

## Our service to you - a guide to our complaints procedure

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

### Step One

Contact **our** Customer Service Team:

M&S Pet Insurance  
35 Friday Street  
Henley-on-Thames  
RG9 1RX  
Tel: 0800 980 8740  
Fax: 01491 636234

### Step Two

If **you** are unhappy with what **we** suggest to resolve **your** complaint **you** can escalate **your** complaint to **our** Customer Relations Team who will carry out a separate investigation and full review. The Customer Relations Team will send **you** a final response letter.

Customer Relations Team  
M&S Pet Insurance  
35 Friday Street  
Henley-on-Thames  
Oxfordshire  
RG9 1RX  
Telephone: 0800 009 4972  
Fax: 01491 636234

### Step Three

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** can refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about

general insurance products and other financial services. The Ombudsman can be contacted at:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London,  
E144R.

Telephone: 0845 080 1800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

## Helplines

### **M&S Pet - Customer Service** **0800 980 8740**

For information about your insurance or payment. Lines open 8am - 6pm Monday to Friday.

### **M&S Pet - Claims Line** **0800 980 8750**

For information about a how to claim, what your insurance covers and the progress of your claim. Lines open 8am - 6pm Monday to Friday.

## Advice lines

Your insurance automatically includes access to advice lines that you can use as often as you like.

### **M&S Vetfone Service** **0800 980 5583**

To get information about your pet's health and welfare you can call our M&S Vetfone line any time of day.

If your normal vet practice is shut or you cannot arrange an appointment you should call this number before you use an out of hours service. Available 24 hours a day, 365 days a year.

### **Legal Advice Line** **0800 980 5580**

Owning a pet carries responsibilities. Legal professionals can give you help and practical advice on pet ownership or an incident that involves your pet. Available 24 hours a day, 365 days a year.

### **Pet Bereavement Counselling** **0800 980 5581**

The death of a family pet is a difficult time. On hand is a team of trained professionals to offer comfort, advice and support if you need it. Available 24 hours a day, 365 days a year.

### **Emergency Veterinary Helpline** **0800 980 8740**

If you are on a holiday in the UK or are moving home and your pet needs to visit a vet, help is at hand to find the nearest vet. Available Monday to Friday 9.00am to 5.00pm.

### **Pet Friendly Hotel Accommodation** **0800 980 8740**

Finding accommodation that will allow your pet to join you on a holiday in the UK can be problematic and time consuming; this service may be able to help by suggesting suitable accommodation. Available Monday to Friday 9.00am to 5.00pm.

### **Finding a Pet Minder** **0800 980 8740**

If you need to go into hospital for emergency treatment and would prefer not to have your pet put into a kennel or cattery, help is available to try and find someone locally to visit your pet each day and if needed give them regular exercise. Please take note that we strongly recommend that you interview the pet minder, take personal references and make sure they have insurance for any loss or damage to your property, and Public Liability insurance in case your pet injures someone or damages someone's property while the pet minder is looking after them. Available Monday to Friday 9.00am to 5.00pm.

### **Finding a microchipper** **0800 980 8740**

Microchipping is one of the best ways to identify you as the owner of your pet. Available Monday to Friday 9.00am to 5.00pm.

**Find a pet trainer**  
**0800 980 8740**

Getting help to make sure your pet is under your control can give you great you peace of mind. Available Monday to Friday 9.00am to 5.00pm.

**Find a behaviourist**  
**0800 980 8740**

If your pet starts displaying some unusual behaviour it can be upsetting or even dangerous. A behaviourist can help you understand what is causing the behaviour and change it. If you have Premier cover, this advice line will give you details of a behaviourist who is a member of one of the Organisations listed in your policy. Available Monday to Friday 9.00am to 5.00pm.

**Find a pet cemetery**  
**0800 980 8740**

Should the unthinkable happen and you want your loved one to be placed in dedicated, peaceful surroundings we can help find the nearest pet cemetery. Available Monday to Friday 9.00am to 5.00pm.

**Find a dog walker**  
**0800 980 8740**

We all have busy lives and may not always be able to find the time to walk our dogs. A professional dog walker can be the answer. Please take note that we strongly recommend that you interview the dog walker, take personal references and make sure they have insurance for any loss or damage to your property, and Public Liability insurance in case your pet injures someone or damages someone's property while the dog walker is looking after them. Available Monday to Friday 9.00am to 5.00pm.

Unfortunately, we cannot give information about your insurance cover or information about a claim on these advice lines. All calls will be treated as confidential and may be monitored or recorded to improve our service or for training purposes.

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