

Pet Insurance for dogs and cats.



Policy Document

TESCO Insurance

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Introduction to your Tesco Pet Insurance Policy

To make **your** policy document easier to read, **we** have tried to use less jargon. Where **we** use any words or phrases with a certain meaning, **we** tell **you** what it means in the *Words & Phrases With Special Meanings* section.

This policy meets the demands and needs of a person who wants to make sure the veterinary costs of their **pet** are met now and in the future. The following types of policy are included in this document:

- **Premier Cover** covers **vet fees** for **illnesses** and **accidental injuries** up to a maximum amount which is reset each year.
- **Extra Cover** covers **vet fees** for **illnesses** and **accidental injuries** up to a maximum amount. This limit per **illness** or **accidental injury** is not reset each year and once it is used up, **you** will no longer be able to claim for further **treatment** for that **illness** or **accidental injury**.
- **Standard Cover** covers **vet fees** for **illnesses** and **accidental injuries** up to a maximum amount for up to 12 months from the start of **treatment** or until the **vet fee** limit shown in **your certificate of insurance** has been used up, whichever happens first. Once **we** have paid for 12 months of **treatment** or the **vet fee** limit is used up, **you** will no longer have cover for that **illness** or **accidental injury**. **Your vet fee** limit can be used for **treatment your pet** needs for new **illnesses** and **accidental injuries**.
- **Accident & Injury Cover** covers **vet fees** for **accidental injuries** only, for 12 months from the first date of **treatment** or until the **vet fee** limit shown in **your certificate of insurance** has been used up, whichever happens first. Once **we** have paid for 12 months of **treatment** or the **vet fee** limit is used up, **you** will no longer have cover for that accident or injury. **Your vet fee** limit can be used for **treatment your pet** needs for new **accidental injuries**.

This policy tells **you** all about what **your pet** is covered for and what is not covered.

This policy should be read along with **your certificate of insurance**.

Your certificate of insurance is **your** personalised document which shows the type of policy **you** have chosen.

The **maximum benefits, excess** and any special conditions and exclusions that apply to **your** cover are shown in **your certificate of insurance**.

If any of the information is wrong, please contact **us** straight away so that **we** can update **your** policy record.

To contact **us** **you** can use the portal, call **us** or write to **us**. **You** will find all of our contact details in the *Contact Details* section.

Contact Details



You can submit, track and manage a claim and make changes to **your** policy by logging in to **your pet portal**.

petportal.tescoinsurance.com



If **you** would prefer to speak to **us**, please call **us** on **0344 543 1132**

Lines are open Monday to Friday 8.30am to 6pm and Saturday 9am to 1pm (except for non-business days).

To improve the quality of **our** service, **we** may monitor and record telephone calls. The cost of calls to 03 prefixed telephone numbers are charged at national call rates. Charges may vary for different network providers.

Address your letter to the relevant department:

General Enquiries or Cancellations:	Customer Service Department
Claims:	Claims Department
Complaints:	Customer Relations Department
and send to:	Tesco Pet Insurance

Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire WD6 2XX

Email

Customer Services Department:	contact@petcs.tescoinsurance.com
Claims Department:	contact@petcs.tescoinsurance.com
Customer Relations Department:	complaints@petcs.tescoinsurance.com

Contact Details

REMEMBER, **your** Tesco Pet Insurance policy gives **you** access to Vetfone for any non-emergency pet health queries, behavioural and nutritional advice and an opportunity to talk to someone should **you** sadly lose **your pet**.



Call Vetfone any time of the day or night on:

0333 332 4959

Make sure that **you** have **your** policy number to hand when **you** call.

If **you** prefer, **you** can also speak to Vetfone via **Live Chat**.

The link to this can be accessed by logging in to **your Pet Portal**.

But remember, in an emergency ...



You should always consult **your vet** immediately if **your pet** has collapsed, is unconscious or has been involved in a serious accident.

If **you** then need to make a claim, please log in to **your Pet Portal** or call **us** on **0344 543 1132**

Making a claim

Vet Fee Claims



The quickest way to log and track a claim is to go to **your Pet Portal** (petportal.tescoinsurance.com)

Third Party Liability claims (dogs only)



If **your** dog is involved in an incident that could lead to someone making a claim against **you**, please phone **us** as soon as **you** can on **0344 543 1132**

For all other types of claim



Download a claim form from:
Pet Portal (petportal.tescoinsurance.com)



If **you** would prefer to talk to **us** on the phone, **you** can call **us** on **0344 543 1132**

1. Words & phrases with special meanings

Accidental Injury means a sudden and unforeseen injury which is the result of an identifiable and known cause or event during the **policy year**. This includes any **symptoms**, whether or not diagnosed.

Certificate of Insurance means the personalised document which tells **you** the details of **your** cover.

Complementary Treatment means physiotherapy, hydrotherapy, osteopathy, massage and healing, laser treatment, electrical muscle stimulation, acupuncture or chiropractic **treatment**.

European Union means the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden; together with Iceland, Liechtenstein, Norway and Switzerland.

Excess(es) means the amount **you** pay towards each **vet fees** claim which is shown in **your certificate of insurance**. The **excess** may be a fixed amount (for example £100) and/or a percentage contribution (for example 20%). When **your pet** reaches a certain age this **excess** may change, as the percentage contribution then becomes fixed at certain rates and payment of it is mandatory. This change and the age when it applies for **your pet** is shown in **your certificate of insurance**. **You** will be told of the change at least one year before it is applied. (Please note that amounts payable by **you** for Third Party Liability claims are shown separately, please see section 2.9).

Family means **your** spouse, civil partner, partner who **you** currently live with, children, parents, or other relatives who normally live with **you**.

Helpline means the helpline operated by Vetfone, a trading name of Vetsdirect Limited.

Illness means physical disease, sickness, abnormality, infection or failure which is not caused by an **accidental injury**. This includes any **symptoms**, whether or not diagnosed.

Market Value means the cost for an animal of the same breed, pedigree and sex as **your pet**.

Maximum Benefit means the most **we** will pay for any part of the cover. The **maximum benefits** are shown in **your certificate of insurance**.

Pet means the cat or dog named and described in **your certificate of insurance**.

Pet Portal means the online platform (petportal.tescoinsurance.com) where **you** can manage **your** policy and log and track claims.

Word and phrases with special meanings /cont...

Policy Year means the 12 month period shown on **your certificate of insurance** during which **your premium** and benefit levels are guaranteed. However, if there is a change to **your** circumstances or correction to **your pet's** details, it may be necessary to alter **your premium** during that 12 month period.

Premium(s) means the premium payable either monthly or yearly by **you**. **You** must pay **your premium** in full and on time to be covered.

Start Date means the date when **your pet** first becomes covered under this policy. The **start date** is shown on **your certificate of insurance**.

Symptom(s) means a change in **your pet's** normal healthy state, its bodily functions or behaviour.

Travel documents means the Pet Passport, Animal Health Certificate (AHC) or an Export Health Certificate (EHC) and/or certificate for treatment against parasites issued for **your pet**.

Treatment(s) means any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care given by a **vet**, veterinary practice or member of an approved professional organisation following **your vet's** instruction. **We** may telephone **your vet** to confirm that **treatment** was right for the particular **illness** or **accidental injury**.

Vet means:

1. In the United Kingdom, the Channel Islands or the Isle of Man, a member of the Royal College of Veterinary Surgeons; or
2. Outside the United Kingdom, the Channel Islands or the Isle of Man, a veterinary surgeon who is registered and working in a **European Union** country.

Vet Fees means fees charged to give **treatment** for an **illness** or **accidental injury**.

We, Us, Our means Pinnacle Insurance plc.

You, Your, Yourself means the person named in the **certificate of insurance** who is responsible for **your pet**.

2. Your Cover

In this section **we** tell **you** what is covered and what is not covered during the **policy year**.

The most **we** will pay is up to the **maximum benefit** limits, which are shown in **your certificate of insurance**.

Your excess and any conditions not covered are also shown in **your certificate of insurance**.

Pet age limits

You can insure **your pet** from 8 weeks of age.

Cover limits

Premier Cover

The **maximum benefits we** will pay under this policy per **policy year** are shown in **your certificate of insurance**.

Extra Cover

The **maximum benefits we** will pay for each **illness** or **accidental injury** under this policy are shown in **your certificate of insurance**. Each **illness** or **accidental injury** is only covered until the **maximum benefit** as shown in **your certificate of insurance** is paid for that **illness** or **accidental injury**. After this, **we** will not pay any further claims for that **illness** or **accidental injury**.

Standard Cover

The **maximum benefits we** will pay for each **illness** or **accidental injury** under this policy are shown in **your certificate of insurance**. Each **illness** or **accidental injury** is only covered for 12 months calculated from the first date of **treatment** or until the **maximum benefit** is paid for that **illness** or **accidental injury** whichever occurs first. After this, **we** will not pay any further claims for that **illness** or **accidental injury**.

Accident & Injury Cover

The **maximum benefits we** will pay for each **accidental injury** under this policy are shown in **your certificate of insurance**. Each **accidental injury** is only covered for 12 months calculated from the first date of **treatment** or until the **maximum benefit** is paid for that **accidental injury** whichever occurs first. After this, **we** will not pay any further claims for that **accidental injury**. The **vet fees** limit can be used for **treatment your pet** needs for any new **accidental injury**.

2.1 Veterinary Fees

For Premier Cover, Extra Cover and Standard Cover

If **your pet** falls ill, is injured or needs **treatment** from a **vet**, this part of the cover helps **you** pay for the **vet fees**.

Treatment by a referral **vet** occurs when **your** usual **vet** advises **you** that **you** need to go to another **vet** for a certain procedure, for example a surgery or **treatment**. **You** might be asked to visit a different veterinary centre, hospital, practice, or another branch of **your** existing practice. After a referral visit and any required **treatment** has taken place, it is normal for future visits to be with **your** usual **vet**.

You need to 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**. If **your pet** is referred to another **vet**, **we** need copies of any reports the referral **vet** completes.

For Accident & Injury Cover

If **your pet** is injured in an accident and needs **treatment** from a **vet**, this part of the cover helps **you** pay the **vet fees**.

If **your pet** needs to be referred to another **vet** **you** might be asked to visit a different veterinary centre, hospital, practice, or another branch of **your** existing practice. After a referral visit and any required **treatment** has taken place, it is normal for future visits to be with **your** usual **vet**.

You need to 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**. If **your pet** is referred to another **vet**, **we** need copies of any reports the referral **vet** completes.

What you pay

- ✓ The **excess**, which is shown on **your certificate of insurance**.

2.1 Veterinary Fees/cont...

PREMIER COVER

When we can help you

We pay **vet fees** if **your pet** has been hurt in an accident or is ill.

Vet fees includes dental care, this is how dental care works:

1. If **your pet** has a dental check every 12 months. Once it has had its first check and **your vet** has carried out any necessary work, should **your pet** suffer from tooth decay or gum disease before the next 12 month check or if tooth decay or gum disease are seen at the time of the next check, **we** will pay for the **treatment**.

If **your pet** doesn't have a dental check every 12 months, or if the work required is not carried out **we** will only pay:

1. For teeth or gums if they are damaged in an accident.
2. If an underlying **illness**, such as feline resorptive lesions, calicivirus and immune mediated gingivostomatitis causes tooth decay or gum disease.
3. To remove teeth to treat an **illness**.
4. For the removal of the first teeth of **pets** insured with **us** before they were 16 weeks old if their first teeth have not fallen out naturally.

When we can't help

We don't pay for health issues, concerns, **illnesses** and injuries which **you** or **your vet** were aware of before the policy **start date**, they are known as pre-existing conditions, they are:

- ✗ Signs or **symptoms** of diagnosed or undiagnosed injuries or **illnesses**.
- ✗ Existing **illnesses** or injuries.
- ✗ Existing physical abnormalities.
- ✗ Existing **illnesses**, injuries or physical abnormalities which lead to other health issues or injuries.
- ✗ **Illnesses** or injuries which are medically linked to existing **illnesses**, injuries or physical abnormalities.

2.1 Veterinary Fees/cont...

The following are also pre-existing conditions:

- ✗ **Treatment** of cruciate ligament injuries in the second leg if one leg has shown signs, been diagnosed or been treated for cruciate ligaments before the policy **start date**.
- ✗ **Treatment** of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy **start date**.

We don't pay for **illnesses** which **you** or **your vet** were aware of in the first 14 days of the policy **start date**, or any **illness** that develops from them. By **illness**, **we** mean both diagnosed **illness** and signs or **symptoms** of **illness**.

We don't pay for cruciate problems which **you** or **your vet** were aware of in the first 14 days of the policy **start date** however caused, or any arthritis, **illness** or injury that develops from them.

We don't pay a separate vet fee limit for:

- ✗ Cruciate ligaments in each leg – **we** will not pay the **vet fee** limit for each leg, both legs are treated as one health issue.
- ✗ Each spinal disc – **we** will not pay the **vet fee** limit for each disc, disc problems to one or more discs are treated as one health issue.

Any other health issue that causes **your pet** to suffer from a number of injuries or **illnesses** will be considered to be one health issue treated under one single **vet fee** limit.

We do not pay for the cost of the dental check.

STANDARD OR EXTRA COVER

When we can help you

We pay **vet fees** if **your pet** has been hurt in an accident or is ill.

Vet fees includes dental care, this is how dental care works. **We** pay:

1. For teeth and gums - if they are damaged in an accident.
2. If an underlying **illness**, such as feline resorptive lesions, calicivirus and immune mediated gingivostomatitis causes tooth decay or gum disease.
3. To remove teeth to treat an **illness**.
4. For the removal of the first teeth of **pets** insured with **us** before they were 16 weeks old if their first teeth have not fallen out naturally.

2.1 Veterinary Fees/cont...

When we can't help

We don't pay for health issues, concerns, **illnesses** and injuries which **you** or **your vet** were aware of before the policy **start date**, they are known as pre-existing conditions, they are:

- ✗ Signs or **symptoms** of diagnosed or undiagnosed injuries or **illnesses**.
- ✗ Existing **illnesses** or injuries.
- ✗ Existing physical abnormalities.
- ✗ Existing **illnesses**, injuries or physical abnormalities which lead to other health issues or injuries.
- ✗ **Illnesses** or injuries which are medically linked to existing **illnesses**, injuries or physical abnormalities.

The following are also pre-existing conditions:

- ✗ **Treatment** of cruciate ligament injuries in the second leg if one leg has shown signs, been diagnosed or been treated for cruciate ligaments before the policy **start date**.
- ✗ **Treatment** of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy **start date**.

We don't pay for **illnesses** which **you** or **your vet** were aware of in the first 14 days of the policy **start date**, or any **illness** that develops from them. By **illness**, we mean both diagnosed **illness** and signs or **symptoms** of **illness**.

We don't pay for cruciate problems which **you** or **your vet** were aware of in the first 14 days of the policy **start date** however caused, or any arthritis, **illness** or injury that develops from them.

We don't pay a separate **vet fees** limit for:

- ✗ Cruciate ligaments in each leg - **we** will not pay the **vet fees** limit for each leg, both legs are treated as one health issue.
- ✗ Each spinal disc - **we** will not pay the **vet fees** limit for each disc, disc problems to one or more discs are treated as one health issue.
- ✗ Any other health issue that causes **your pet** to suffer from a number of injuries or **illnesses** will be considered to be one health issue treated under one single **vet fees** limit.

2.1 Veterinary Fees/cont...

ACCIDENT & INJURY COVER

When we can help you

We pay **vet fees** if **your pet** has been hurt in an accident or is ill as a result of an accident.

Vet fees include dental care for teeth and gums if they are damaged by an accident.

When we can't help

We don't pay for health issues, concerns and injuries which **you** or **your vet** were aware of before the policy **start date**. They are known as pre-existing conditions, they are:

- ✗ Signs or **symptoms** of diagnosed or undiagnosed injuries.
- ✗ Existing injuries.
- ✗ Existing physical abnormalities.
- ✗ Existing injuries or physical abnormalities which lead to other health issues or injuries.
- ✗ Injuries which are medically linked to existing injuries or physical abnormalities.

The following are also pre-existing conditions:

- ✗ **Treatment** of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy **start date**.

We don't pay for accidents within the first 5 days of the policy **start date**, or any symptom or **illness** that develop from them.

If the same accident causes **your pet** to suffer from:

- ✗ Disc problems to one or more discs **we** don't pay a separate **vet fees** limit for each disc, **we** will pay it once for all the health issues linked to that accident.
- ✗ A number of injuries or if the accident causes **your pet** to suffer from an **illness** **we** don't pay a separate **vet fee** limit for each injury, **we** pay it once for all the health issues linked to that accident.

We also don't pay:

- ✗ For any health issues, concerns, **symptoms** or **illness** that aren't the result of an accident.
- ✗ For any **treatment** to any cruciate ligament problems however caused.
- ✗ The cost of **treatment** for **your pet** that isn't as a result of an accident.
- ✗ For any injury that occurred outside of the United Kingdom, the Channel Islands or the Isle of Man.
- ✗ For **treatment** or complementary treatment carried out outside the United Kingdom, the Channel Islands or the Isle of Man.

2.1 Veterinary Fees/cont...

For all cover types we can't help you with the following:

- ✗ **We** don't pay the **excess** shown on **your certificate of insurance**. This is the part of the claim **you** have to pay.
- ✗ Routine and preventative **treatments**, such as vaccinations, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, parasite control **treatments**, grooming and nail clipping.
- ✗ The cost of any food (even when prescribed by a **vet**).
- ✗ **We** don't pay for the **treatment** of, or training for, diagnosed behavioural problems.
- ✗ **We** don't pay for **treatments**, tests or procedures which do not treat an **illness** or injury, or that are preventative or cosmetic, including spaying and castration or which are connected with **your pet** being pregnant, giving birth or rearing puppies or kittens or where **your vet** confirms the **treatment** was not necessary. **We** also do not pay for complications that result from any of these.
- ✗ **We** don't pay for house calls, any extra cost for out of hours **treatment**, or ambulance fees, unless **your vet** confirms that moving **your pet** or waiting until normal surgery hours would either endanger its life or significantly worsen the condition.
- ✗ Fees charged by **your vet** for completing claim forms.
- ✗ The cost of any supplements and probiotics; these are products **you** can purchase without a prescription. **We** don't pay for these even if recommended by a **vet**. They are made from foods or biological products. Joint supplements, nutraceuticals, vitamin and mineral supplements, and organ supplements are all examples of these products.
- ✗ **We** don't pay for treatment that was carried out more than 12 months ago.
- ✗ **We** don't pay for parvovirus, hepatitis, distemper, leptospirosis in dogs or feline leukaemia, cat flu or infectious enteritis in cats if **you** have not had **your pet** vaccinated against them and kept the vaccinations up to date.
- ✗ The cost of any medication that is not prescribed by a **vet** or for medication that is not purchased using a prescription provided by a **vet**.
- ✗ Costs relating to routine or investigative tests, unless they are undertaken as part of **treatment** for an **illness** or **accidental injury** covered under this policy.
- ✗ The cost of any routine examinations or check ups, vaccinations, homeopathic vaccination alternatives, flea, tick or worming treatments, clipping nails, bathing or de-matting **your pet**.
- ✗ The cost of any post mortem examination.

2.2 Death from accident or illness

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will repay **you** the price **you** paid for **your pet** if it dies due to an accident or **illness**.
- ✓ **We** will pay this benefit as well as any **treatment** costs already paid to treat **your pet**.

If **you** don't have written proof of payment or **you** didn't pay for **your pet**, **we** will pay **you** whichever is the lower value of the amount **you** stated when **you** applied for cover or the **market value**.

What we will not pay

- ✗ If **your pet** dies due to any **illness** or **symptom**, or anything related to it, that **you** were aware of or has been noted and/or checked by a **vet**, before this policy started or any **illness** not covered.
- ✗ If death results from an **illness**, after the renewal date that follows **your pet** reaching 9 years of age.

2.3 Saying goodbye

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will pay **you** up to £200 towards the cost of cremation or cemetery burial and the cost of having **your pet** put to sleep (euthanasia) if recommended by or agreed with **your vet** due to an accident or **illness**.

What we will not pay

- ✗ If **your pet** dies due to an accident or **illness** that is not covered under the *Death From Accident or Illness* benefit.
- ✗ If **your pet** dies as a result of an **illness** which occurs or shows **symptoms** within 14 days of the **start date**.
- ✗ If **your pet** dies due to any **illness** or **symptom**, or anything related to it, that **you** were aware of or has been noted and/or checked by a **vet**, before this policy started or any **illness** not covered.
- ✗ The cost of bringing **your pet** home if it dies while **you** are travelling outside of the United Kingdom, the Channel Islands or the Isle of Man.

We understand how difficult it is to lose a **pet**, so should **you** feel **you** need to talk to someone about **your** bereavement, please do not hesitate to call Vetfone for a confidential chat on 0333 332 4959.

2.4 Finding your pet

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will repay **you** for any local advertising costs and rewards **you** have had to pay to help recover **your pet** after it is stolen or goes missing. This includes if **you** are travelling abroad with **your pet** and it becomes lost in a **European Union** country.
- ✓ **We** pay up to £1,000 for advertising including up to £200 to cover a reward and if **your pet** is found away from home, we'll help **you** both to get home.

What we will not pay

- ✗ If **your pet** was missing before the **start date**.
- ✗ Any reward where **you** do not have a signed receipt giving the name, address and telephone number of the person who found and returned **your pet** to **you**.
- ✗ Any reward to a **family** member.
- ✗ Any reward to the person who was caring for **your pet** when it was lost or stolen.

2.5 Theft and straying

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will repay **you** the price **you** paid for **your pet** if it is stolen or goes missing and is not recovered within 45 days.

If **you** have no written proof of payment or **you** did not pay for **your pet**, **we** will pay **you** whichever is the lower value of the amount **you** stated when **you** applied for cover or the **market value**.

What you need to do

- As soon as **you** find out **your pet** is missing, **you** must tell the closest **vet** to where **your pet** went missing, local rescue centre or local authority warden.
- If **you** lose **your pet** on a holiday or trip in a **European Union** country, you must report the loss to any relevant governing body or organisation in the country where **your pet** goes missing. **You** will need to provide **us** with proof this has been done.
- If **your pet** is found after **we** have paid **you**, **you** must pay **us** back all the money **you** received. **We** may take legal action to recover the money if **you** don't pay it back to **us**.

What we will not pay

- ✗ If **your pet** is stolen or goes missing before the **start date**.

2.6 Boarding fees if you need to go into hospital

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will repay **you** the kennel or cattery fees **you** have paid if:
 - **you** or a member of **your family** is ill or injured and has to spend more than 48 hours in hospital; and
 - **your pet** stays in a licensed kennel or cattery while **you** or a member of **your family** are in hospital.
- ✓ Or, if **you** ask someone who is not living with **you** to look after **your pet** while **you** are in hospital, **we** will repay **you** the cost of the **pet** minding fees **you** paid them.

We need **you** to provide receipts detailing dates and the daily costs **you** paid for boarding expenses and kennel, cattery or **pet** minding fees.

We will not pay any costs where hospitalisation is due to any of these reasons

- ✗ If **you** knew before the **start date** that **you** were likely to need to go into hospital.
- ✗ If **you** knew **you** were likely to need to go into hospital before **you** travelled outside the United Kingdom.
- ✗ If **you** go into hospital, and this is not on the advice of a doctor, specialist or consultant.
- ✗ If **you** receive nursing home care or convalescence care that is not given in a hospital.
- ✗ If **your** stay in hospital doesn't last for more than a continuous period of 48 hours (2 days).

2.7 Holiday cancellation

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

What we will pay

- ✓ **We** will repay **you** any expenses that **you** can't get back from anywhere else if **you** have to cancel **your** holiday in the 7 days before **you** were due to go because **your pet**:
 - Goes missing.
 - Needs life-saving treatment.
 - Becomes too ill to travel.
- ✓ Or **you** have to cut **your** holiday short and return home because **your pet**:
 - Goes missing from **your** home.
 - Needs life-saving treatment at home.
 - Dies while on holiday with **you**.

2.7 Holiday cancellation/cont...

What we will not pay

- ✗ If **your pet** was missing before the policy **start date**.
- ✗ If **you** can claim these costs back from any other source. For example, travel insurance.

What we need from you

- Invoices from **your** travel agent, tour operator or other holiday sales organisation, showing the dates and total cost of the holiday and confirmation that payment has been made.
- Details of the date **you** decided to cancel and why, and details of any expenses that **you** can't recover.

2.8 Travelling abroad with your pet

This section only applies if **you** have chosen a policy with Standard, Extra or Premier cover.

You are covered for the following benefits while **you** are travelling in the **European Union** countries and have an Animal Health Certificate (AHC) or an Export Health Certificate (EHC). **You** can find the rules for taking **your pet** abroad at: www.gov.uk/taking-your-pet-abroad. Make sure **you** check the rules for the country **you** are travelling to for any specific requirements before **you** travel. If **you** do not follow these rules, **we** will not be able to pay **your** claim.

Extension of vet fees cover abroad

What we will pay

- ✓ **We** will repay **you** the cost of any **treatment your pet** has received in any **European Union** country during the **policy year**. Any payment forms part of **your vet fees** benefit.
- ✓ **You** are covered for a maximum of 90 days in any **policy year**.

What we will not pay for

- ✗ Any costs linked with following the rules required for any **European Union** country (see www.gov.uk/taking-your-pet-abroad).
- ✗ Claims caused by an event which happened outside the **European Union** countries, the United Kingdom, the Channel Islands and the Isle of Man.
- ✗ Any costs if **you** or **your vet** were aware that **your pet** was unfit to travel before **you** left to go travelling.
- ✗ Any claims for **treatment** not supported by a receipt showing the address and telephone number of the veterinary surgery providing **treatment**.
- ✗ Financial loss due to movements in currency exchange rates.
- ✗ Any claim for Third Party Liability outside the United Kingdom, the Isle of Man or the Channel Islands.

2.8 Travelling abroad with your pet/cont...

Quarantine costs

What we will pay

- ✓ **We** will pay **you** up to the **maximum benefit** for quarantine costs:
 - And other costs involved to get new **travel documents** for **your pet**, if **your pet's** microchip fails;
 - Due to an **illness** despite **you** following all of the rules required for the relevant **European Union** country (see www.gov.uk/taking-your-pet-abroad);
 - Due to **your pet's travel documents** being lost or stolen.

We will not pay any costs due to any of these events

- ✗ The microchip not having been checked and found to be functioning properly before **your** departure on any trip.

Loss of pet travel documents

What we will pay

- ✓ **We** will pay **you** up to £250 towards the cost of replacement **pet travel documents** should the originals become lost, stolen or destroyed during a trip.
 - When the **pet travel documents** are left on their own they must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
 - If the **pet travel documents** are lost or stolen, within 7 days of discovering them missing, **you** must report the incident to the police and get a police report. If the loss or theft was on a ship, aircraft, train or coach **you** must report the loss to the company who arranged the travel and get a report.

We will not pay any costs due to any of these events

- ✗ **We** don't pay for the initial cost of the **pet travel documents** or any **pet travel documents** that are already lost before **you** travel.

2.8 Travelling abroad with your pet/cont...

Repeat worming treatment (dogs only)

What we will pay

- ✓ **We** will pay to have the worming treatment repeated if travel is delayed by **your** transport company so that **you** can meet the requirement that tapeworm treatment is administered by a **vet** not less than 24 hours and not more than 120 hours before entering the United Kingdom, the Channel Islands or the Isle of Man.

What we will not pay

- ✗ **We** don't pay if **you** didn't have the initial worming treatment carried out, or didn't carry it out in line with the rules for taking **your pet** abroad at: www.gov.uk/taking-your-pet-abroad.

Emergency costs abroad

What we will pay

- ✓ **We** refund money **you** have to spend on additional travel, accommodation and other expenses, if **you** miss **your** return journey home due to:
 - **Your pet** needing emergency **treatment**.
 - **Your pet's** passport being lost.
 - **Your pet** needing repeat worming treatment.
 - **You** needing to stay away for up to 4 days to look for **your pet** that has got lost or gone missing.

We will not pay for any of the following

- ✗ For claims caused by an event which happened outside a **European Union** country, the United Kingdom, the Channel Islands or the Isle of Man.
- ✗ If **you** didn't have the initial worming treatment carried out, or didn't carry it out in line with the rules for taking **your pet** abroad at: www.gov.uk/taking-your-pet-abroad.

2.9 Third Party Liability

This part of your cover won't apply if you are already insured under any other home contents or liability policy, unless the cover provided by that policy has already been used up.

Please note that for this section of **your** policy, references to **we/us/our** refers to Pinnacle Insurance plc and/or their chosen claims handler **Davies Group Limited**.

Davies Group Limited is registered in England and Wales with registered number 06479822. Registered Office: 5th Floor, 20 Gracechurch Street, London, United Kingdom, EC3V 0BG. Davies Group Limited is registered in the UK and authorised and regulated by the Financial Conduct Authority (Financial Services Register number 486865).

What we will pay

If **your** dog causes an injury or death to anyone or damages anyone's property during the **policy year** and **you** are held legally responsible **we** will pay up to the **maximum benefit** for:

- ✓ any compensation and legal costs awarded by a court to the claiming party; and
- ✓ the legal costs of defending the claim against **you**.

If more than one person is injured, dies or has their property damaged, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending the claim up to the **maximum benefit** amount of this section of **your** policy. **We** are not liable to pay any more than this **maximum benefit** amount.

If someone else was looking after **your** dog when the injury, death or damage occurred, **we** will pay if:

- ✓ **you** asked them to look after **your** dog;
- ✓ **you** did not agree to pay them to look after **your** dog;
- ✓ the injury, death or damage was not to the person looking after **your** dog, their spouse, civil partner who they currently live with, partner, children, parents or any other relatives who normally live with them or their property; and
- ✓ **you** are not aware that **your** dog had previously caused any injury, death or damage.

What you pay

- ✓ The first £250 of any compensation or legal costs for property which has been damaged.

2.9 Third Party Liability/cont...

We will not pay:

- ✗ compensation or legal costs if the injured person, person who has died or owner of the damaged property:
 - is **you**, **your** spouse, civil partner, partner who **you** currently live with, children, parents or other relatives who normally live with **you**;
 - lives in **your** home;
 - works for **you**; or
 - was looking after **your** dog with **your** permission.
- ✗ For any property which is in **your** care, custody or control, or the care, custody or control of anyone listed above;
- ✗ the first £250 of any compensation or costs for property which has been damaged ;
- ✗ for any claim if **you** are legally responsible for the injury, death or damage only because of an agreement or contract **you** have entered into;
- ✗ for any claim:
 - due to **your** profession, job, work or business, or that of **your** spouse, civil partner, partner who **you** currently live with, children, parents or other relatives who normally live with **you**; or
 - resulting from any incident that happens at **your** place of work or that of **your** spouse, civil partner, partner who **you** currently live with, children, parents or other relatives who normally live with **you**;
- ✗ for any claim occurring on a property licensed for the sale of alcohol where **your** dog lives or is kept;
- ✗ for any claim if the incident happened outside the United Kingdom, the Channel Islands or the Isle of Man.
- ✗ any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the incident happening again or because **you** have caused someone distress, embarrassment or humiliation; or
- ✗ any claim if **your** dog has accidentally injured or caused the death of another person or damaged someone else's property, if **we** later discover that when **you** bought or renewed the policy **you** failed to tell us that **your** dog had previously shown any aggressive behaviour towards another person or animal.

2.9 Third Party Liability/cont...

Other Dogs

If another dog was involved with **your** dog in causing the injury, death or damage (even if the other dog belongs to **you**), **we** will only pay for the damage, injury or death caused by **your** dog insured under this policy. If **your** other dog is not insured under this policy, or the dog belongs to someone else, **you** or the other owner will have to pay for the share of the injury, death or damage caused by that dog.

What you must do

- **You** must tell **us** as soon as **you** are aware of the injury, death or damage which is being claimed against **you**.
- **You** must tell us about any other insurances **you** have (for example, house contents or liability insurance) which could cover the cost of the damage, injury or death caused by **your** dog. **We** will contact the other insurer(s) to agree which insurer will handle **your** third party liability claim and what our liability will be to pay any compensation, costs and fees. **We** will work this out by looking at the cover under each of **your** relevant policies.
- Do not admit that **your** dog was at fault or offer to make payments to anyone unless **you** have already received written confirmation from **us** to do so.
- Do not give anybody information or help them claim against **you** unless **you** have received confirmation from **us** to do so.
- Do not answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**. Send all information, documents and letters that you receive to **us** straight away.
- **You** must give **us** any help **we** ask for and follow any instructions **we** give **you** – this includes giving **us** all information and documents **we** need that are relevant to **your** claim, at **your** cost. **We** may choose to take over any complaint or legal action against **you**, in **your** name and at **our** cost.
- There is no need to find **your** own legal help. Once **we** have reviewed the claim **we** will arrange for legal representation, if it is needed.
- Following a claim under this section or an incident involving **your** dog which relates to this section, **we** may take the decision not to continue to cover **your** dog under this section when **you** next renew **your** policy. If **we** take this decision **we** will advise **you** in writing and change **your premium** to remove this part of **your** cover.

General Exclusions

These general exclusions apply to all sections of the cover.

We will not pay a claim for any of the following:

- ✗ Any claim as a result of restrictions put on **your pet** by the Department for Environment, Food and Rural Affairs (“DEFRA”) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland.
- ✗ For any **pet** which suffers from a notifiable disease as named in the Animal Health Act 1981.
- ✗ Any claim caused deliberately or intentionally, or an injury caused intentionally, or caused by a reckless or serious lack of care by **you** or any member of **your family** or anyone else living with **you**.
- ✗ Any claim which **your vet** confirms has arisen as a result of **you** not taking reasonable care of **your pet**.
- ✗ Any claim if **your pet** was worrying or chasing farm animals (livestock).
- ✗ The costs and compensation for having **your pet** put to sleep (euthanasia) under a court order or the Contagious Diseases (Animals) Act 1869 or following its destruction for the protection of farm animals (livestock);
- ✗ If **your dog** has been used as a guard dog, for security purposes, trained to attack, used for dog fighting or any kind of racing.
- ✗ If **your pet** is used for commercial breeding (this means used for breeding more than 2 times in the **pet’s** lifetime) or as a business or to make money or earn an income.
- ✗ Any claims for legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
- ✗ Any dog that must be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendment, or any dog which is a pedigree, cross or mixed breed of any of the following: Pit Bull, Pit Bull type, Japanese Tosa, Fila Brasileiro, Dogo Argentino, American Bulldog, Wolf or Wolf Hybrid or of any breed not on our breed list unless we have agreed to cover it.
- ✗ If **you** are not the owner and keeper of the **pet**.
- ✗ Any loss if **you** do not follow the United Kingdom animal health or importation laws.
- ✗ Any claims due to radioactive contamination, terrorism, war, hostilities or riot.

3. Policy Cancellation

Your Right to Cancel

You can cancel **your** policy at any time by calling **us** on **0344 543 1132** or write to **us**.

Within the “cooling off period”

If **you** cancel during the first 14 days **you** will receive a full refund of **premium** so long as no claim has been paid. If **we** have paid a claim, there will be no refund.

Outside the “cooling off period”

Monthly payments

If **you** cancel outside the first 14 days **we** will not deduct outstanding instalments for the remainder of the current **policy year** from any claim payment if **you** only made claims due to the death of **your pet**, or due to **your pet** being stolen or lost.

If **you** made a claim for any other reason in the **policy year** **you** must continue to pay your monthly direct debit until the end of the **policy year**.

Annual payments

If **you** cancel outside the first 14 days **we** will refund a proportion of the **premium** already paid for the remainder of the current **policy year** if **you** only made claims due to the death of **your pet**, or due to **your pet** being stolen or lost.

We won't refund any of the **premium** already paid if **you** made a claim for any other reason in the **policy year**.

Our Right to Cancel

We may cancel **your** insurance cover straight away when:

1. **You** deliberately tell **us** something which is untrue or misleading when you reply to any question **we** ask **you** when **you** buy **your** policy, or ask **us** to make a change to **your** policy (or **we** can show that **you** did not take reasonable care to make sure the information **you** told **us** was true).
2. **You** tell **us** something which is untrue or misleading by mistake when you reply to any question **we** ask **you** when **you** buy **your** policy or ask **us** to make a change to **your** policy which, if correctly answered, would have caused **us** to not accept **you** for cover.
3. There is proof of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf) which affects this policy.

Policy Cancellation/cont...

4. Due to a change in law or regulation.
5. Sanctions are applied to you or any joint policy holder.

Sanctions means legal financial restrictions applied to **you** which make it an offence for **us** to pay any money (for example, for a claim or a refund of **premium**) to **you** under this policy. This means that if **you** or any other relevant third party who has suffered a loss which would otherwise be covered under the policy, are the subject of a sanction, **we** may not be able to provide cover under the policy. “Sanctions” means any sanctions, ban or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom.

If **your** policy is cancelled as a result of points 1, 3, 4 or 5 above, **we** will not return any **premiums you** have paid. If **your** policy is cancelled as a result of point 2 above, **we** will return any **premiums you** have paid so long as no claim has been made.

Any decision to cancel cover will not be made at an individual level and will not be based on whether **you** have made a claim, except where points 1, 2 or 3 above applies.

Cancellation of **your** policy will not affect **your** entitlement to claim for any event which happens before the date of cancellation, except where points 1, 2 or 3 above applies.

If **you** have a Standard Cover or Accident & Injury Cover policy, **we** may choose not to renew **your** insurance cover. If this happens, **we** will write to **you** at least 90 days before the anniversary of the **start date** where no other cover is offered.

This may be because:

- in the unlikely event that for any of the reasons listed in the “Changes to your premium” section **we** expect to experience unsustainable losses for the particular country or market sector that applies to **your** policy:
- **we** decide for reasons of strategy or cost that it is no longer viable for **us** to continue to offer cover within the particular country or market sector that applies to **your** policy.

4. Things you need to do and we need to do

Things you need to do

- **You** must submit **your** claim for **vet fees** along with invoices showing costs/fees **you** have incurred within 12 months of the **treatment** taking place. Failure to do so will result in non-payment of **your** claim unless there are exceptional circumstances.
- **You** must take **your pet** for regular annual check-ups (or as otherwise recommended by **your vet**) and vaccinations with licensed products as recommended by **your vet**.
- **You** must respond honestly to any request for information **we** make when **you** take out cover under this policy, or apply to make a change to **your** cover. If any statement of fact **you** make is untrue or misleading, this may affect the validity of **your** policy, any claims previously paid by **us**, and whether **you** can make any claim in the future.
- **You** must tell us if **you** move house, the **pet** no longer lives with **you**, **you** no longer own the **pet** or the **pet** is used as a business to make money, commercial breeding or is not the breed **you** originally thought it was.
- **You** must not make any claim **you** know is false or dishonest.

If **you** do not carry these out, **we** may not pay part of any claim **you** may make.

Things we need to do

- **We** will assess all claims fairly, reasonably and quickly against the information **you** tell **us** and the terms of the policy.
- **We** may need to see **your pet's** records from any **vet** who has treated it and any other information about **your pet** before **your** claim is paid. If the **vet** charges for this information, **you** will have to pay.
- **We** may need to arrange for someone to visit **you** and **your pet** if **we** feel **we** need further information to properly understand **your** claim.

5. How to make a complaint

We hope **you** never need to, but if **you** want to complain about **our** products or services **you** can do so in the following ways.

Pet Portal: petportal.tescoinsurance.com

calling **us:** **0344 543 1132**

writing to **us:** Customer Relations Department
Tesco Pet Insurance
Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire WD6 2XX

We will deal with any concerns **you** may have as quickly as **we** can and wherever possible within 8 weeks of receiving **your** complaint as needed by the Financial Conduct Authority. If **you** are not satisfied with the answer **we** give **you** or if **you** have not had **our** final response within 8 weeks, **you** can raise **your** complaint to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0300 123 9 123 or 0800 023 4567

Website: www.financial-ombudsman.org.uk

Following this complaints procedure does not affect **your** rights to take legal action.

A leaflet about **our** full complaints process is available from **us**.

6. Legal and compliance

6.1 Contract of Insurance

This policy is renewed each year. **You** can either pay as a single payment once yearly or in monthly payments. The contract of insurance between **you** and **us** is the policy Terms and Conditions and **your certificate of insurance**.

Your cover will end when one of the following happens.

- The date **your pet** dies.
- The date **you** do not pay **your premium** when it is due.
- The date **you** or **we** cancel your cover.

6.2 Premiums and Terms & Conditions

The **premium** and Terms and Conditions for this policy are fixed for 12 months and reviewed annually on the anniversary of the policy **start date**.

However, if there is a change to **your** circumstances or correction to **your pet's** details, **we** may need to alter **your** premium during the 12 month period.

We will review the Terms and Conditions and the **premium** each year. Following this review, **your premium** may go up, go down or stay the same.

We will only change the **premium** for these reasons:

- A change in any general costs for the running of our business.
- A change in the scheme performance or claims experience. For example, this could be due to information that suggests claims or veterinary fees may go up or down.
- Changes to **your** circumstances such as the age of **your pet**, **your** claims history or any change to **your** address.
- Any change in the Insurance Premium Tax rate.

We will not change the **premium** for any other reason or to recover previous losses.

If **we** change the policy Terms and Conditions, it will only be for these reasons:

- To make the policy wording clearer or to correct any errors.
- To meet any laws or regulations or Insurance Premium Tax.
- Due to any of the reasons **we** say for changing the premium above.

6.2 Premiums and Terms & Conditions/cont...

We will not change the Terms and Conditions for any other reason or to recover previous losses.

Each year, at least three weeks before the current **policy year** is due to end, **we** will send a renewal notice to **you** setting out the new policy Terms and Conditions and **premium** for the next **policy year**. If **you** have already given **your** consent for **us** to collect the **premium**, **your** payment will continue to be taken using the same bank account unless **you** tell **us** otherwise. **Your** cover under this policy will continue as long as **you** pay the **premium** whenever your **premiums** are reviewed.

You must continue to pay the full **premium** even when **you** are making a claim. This will make sure cover continues for any further **treatment** or other costs.

If **you** want to cancel **your** policy, **you** can at any time.

6.3 Fraud

If **we** make any claim payments because of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf), then:

- **we** may stop making further payments and may seek to recover from **you** any sums paid by **us** for any dishonest claim;
- **we** may cancel the contract with effect from the time of the behaviour which may affect other claims; and
- if **we** cancel the contract, **we** may not pay any claims occurring after the time of the dishonest or deceitful claim.

If **we** cancel **your** cover due to fraud, **we** will not return any of the **premiums** paid by **you**.

Any valid claim occurring before the dishonest claim will not be affected.

6.4 Reinstatement

If **you** cancel **your** cover under this policy or the cover ends due to unpaid **premium**, **you** can ask for the policy to be reinstated. If **we** agree to this, any claim or condition which starts during the period when **your** cover had ceased, will not be accepted.

6.5 General Conditions

- **You** and **your pet** must live in the UK at the address shown on **your certificate of insurance**.
- **Geographical Limits** - this insurance only applies in the United Kingdom, the Channel Islands and the Isle of Man except for **vet fee** claims occurring while **you** are travelling abroad with **your pet** to any countries in the **European Union**.
- **Choice of Law** - this policy is governed by English Law. Any legal proceedings will be held in the courts of England and Wales. If **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, **you** can start legal proceedings in **your** local courts.
- **Transfer Rights** - the rights given under this policy can be transferred directly to another individual taking on the full responsibility of the **pet** if **we** agree. To transfer the rights of **your** policy, please contact **our** Customer Services Department. Transfer of rights may result in a change to the **premium** amount.
- All contact with **you** will be in English.

6.6 Change of Insurer

It may be that the insurance company underwriting **your** cover could change at renewal. If this happens **you** will be told of this change not less than 21 days before **your** current policy renews and told about 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.

6.7 Financial Service Compensation Scheme

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to pay claims to **you**, **you** may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk

6.8 Policy Underwriter

Your Tesco Pet Insurance is underwritten and managed by Pinnacle Insurance plc under policy number 02643 (1st January 2025).

Pinnacle Insurance plc (Company registered number 1007798) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866). Its registered office address is Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

7. Data Protection Notice using your personal information

Pinnacle Insurance plc

When **you** purchase **your** insurance, **we** will collect certain types of personal information from **you**.

We will process **your** personal data in line with the UK Data Protection Act 2018 to perform the contract with **you** or to take steps at **your** request before entering into the contract, managing your marketing consent choices, as well as to act in line with law and regulation and for the legitimate interests of **our** business.

Our full Privacy Notice is available on **our** website at the following address: www.pinnaclepetuk.com/privacy, which includes further information about **our** processing of **your** personal data, retention periods, your data protection rights and our contact details.

Davies Group Limited

Davies Group collects and uses personal information where there is a justifiable reason for doing so, such as processing a claim. If **you** would like to read Davies Group's full Privacy Policy, please go to www.davies-group.com/privacy-notice or contact the Data Protection Officer at the above address or via e-mail at DPO@davies-group.com. Please be aware that there will be sections of the Privacy Policy which will not apply to how Davies Group process **your** personal information in relation to this policy.

