



# Essential Information

## Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

## The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

## Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

## Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance. You can also cancel your policy at any time after the first 14 days and we'll refund you for any payments you've already made for the time you have left on your insurance if:

- You haven't made a claim, or
- You've only made a claim because your pet was stolen or lost or they passed away.

If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. If we cancel your policy we may refund you for payments you've already made to us for the time you have left on your insurance, provided you've not made a claim.

## How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew if you pay by Direct Debit, or we'll collect your annual premium by credit/debit card if you've previously given us permission to keep your payment details on file.

If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

## How to make a claim

You'll need to call our Claims Helpline as soon as possible if you'd like to make a claim under your Pet Insurance policy. If your claim involves a third party, you must not admit liability or make an offer or promise of payment unless we've agreed this and confirmed it in writing. You can find full details of how to claim in your Policy documentation.

If your pet needs to be treated by a referral vet, your usual vet will let you know which vet from our preferred referral vet network is closest to you. If you choose a referral vet from outside our network, you'll need to pay £200 of the referral vet bill yourself. This amount is in addition to your policy excess. If your pet needs emergency treatment because without it they could die or suffer health problems now or in the future, you won't have to pay the additional £200 excess regardless of which referral vet you visit.

## Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

| Customer Relations Team             | Financial Ombudsman Service         |
|-------------------------------------|-------------------------------------|
| PO Box 255<br>Wymondham<br>NR18 8DP | Exchange Tower<br>London<br>E14 9SR |

## About us

MORE TH>N Pet Insurance is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and regulated by the Financial Conduct Authority and Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

