



Your cover explained
Policy document



Welcome

to Argos Pet Insurance

Thank you for insuring your pet with us

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

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

Inside you will find details of:

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

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



Contact details



Claims
(home and abroad)

Call: 0845 078 7500
Email: claims@argospetinsurance.co.uk

Customer Services

Call: 0845 078 7500
Email: help@argospetinsurance.co.uk

Renewals

Call: 0845 078 7500
Email: help@argospetinsurance.co.uk

Website

argospetinsurance.co.uk

Helplines

All policies automatically include access to the following helplines:

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

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

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



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

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Important information

This policy wording and policy schedule are evidence of the legal contract between you (the policyholder) and us (Royal & Sun Alliance Insurance plc). The policy and schedule make one document and should be kept together.

The contract is based on the information you provided when you applied for the insurance.

Our part is:

- that we will provide the cover set out in this policy wording for the period of insurance set out on the policy schedule.

Your part:

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

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

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

The law applicable to this policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, 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.

Words with special meanings

Some words have a special meaning in the policy. They are listed below in alphabetical order. Whenever a word with a special meaning is used in the remainder of the policy it will be printed in **bold type**.

Condition: Illness, disease, injury, sudden or unexpected event or any changes in your pet's normal healthy state, it's bodily functions or behaviour.

Incident: A specifically identifiable illness, disease, injury, sudden or unexpected event or change in your pet's normal healthy state, its bodily functions or behaviour.

Incidents which are reoccurring and ongoing are considered to be one loss (regardless of the number of incidents or areas of the body affected) and are defined as:

- i) clear or obvious signs which result in the same diagnosis which your pet has an ongoing predisposition or susceptibility to, and is related in any way to the original claim; or
- ii) injury, illness or disease or change in your pet's normal healthy state, its bodily functions or behaviour which are incurable and likely to continue for the remainder of your pet's life.

Period of Insurance: The cover start date and renewal date shown on your schedule and any further period for which you have paid or agreed to pay and we have accepted your premium.

Pet: Dog(s) or Cat(s) named on your schedule.

Treatment: Consultations, advice, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction or referral of a vet or an employee of a vet practice under a vet's supervision.

Vet/Veterinary: A Qualified Veterinary Surgeon.

We/Us/Our: Royal & Sun Alliance Insurance plc.

You/Your: The person or persons named as the policyholder on the schedule.

Your family: Your husband, wife, partner, children, parents, other relatives and any joint policyholder all who normally live with you.

Veterinary fees cover

What is covered

We will pay the cost of reasonable and necessary fees charged by a **veterinary** practice for **treatment** carried out for a **condition**, including fees for herbal or homeopathic medicine or physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment if referred by a **vet**.

Hydrotherapy is covered for up to:

5 sessions per **condition** for Silver and Gold and 10 sessions per **period of insurance** for Platinum dependent on the cover selected.

What is not covered

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

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

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

Any **incident** not notified to **us** within 60 days of occurrence.

Vet's fees payable for any illness or disease or any changes in **your pet's** normal healthy state, its bodily functions or behaviour arising within the first 10 days of the first **period of insurance** of **your** policy unless previously agreed by **us**.

Vet's fees payable for the death or injury to **your pet** as a result of a sudden and unexpected event arising within the first 48 hours of the first **period of insurance** of **your** policy.

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

Preventative or elective procedures; pregnancy, giving birth or rearing puppies or kittens.

Dental **treatment** except as a result of a sudden and unexpected injury to **your pet**.

Routine examinations, vaccinations, grooming, spaying or castration.

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

Hydrotherapy which is provided by pool operators who are not members of the Canine Hydrotherapy Association.

Fees for herbal or homeopathic medicine or physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment that have not been approved by **us**.

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

The cost of food **you** usually buy to feed **your pet**.

Any claim for any form of housing, or bedding needed for the **treatment** or general wellbeing of any **pet**.

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

Cryptorchidism (retained testicle(s)).

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

The cost of putting **your pet** to sleep except as certified by a **vet** as necessary to alleviate incurable and inhumane suffering due to injury illness or disease.

Treatment costs incurred after the **period of insurance** has expired.

Veterinary fees cover continued

<p>What is covered</p> <p>Silver and Gold</p> <p>Vets' fee cover is provided for up to 12 months from the start of the incident up to £2,500 (Silver), £4,000 (Gold).</p> <p>Each incident has cover for up to 12 months from the start of the incident up to the limits shown above.</p>	<p>What is not covered</p> <p>Any treatment exceeding 12 months after the incident. The cost of food including food prescribed by a vet.</p>
<p>Platinum</p> <p>Vets' fee cover provides up to £7,000 per period of insurance.</p> <p>Cover includes the cost of diet food prescribed by a vet for your pet for a maximum period of 4 weeks.</p>	<p>Any treatment exceeding £7,000 per period of insurance.</p> <p>The cost of food:</p> <ul style="list-style-type: none">• that is not produced by a pet food manufacturer as a prescription food;• that is not prescribed by a vet;• prescribed to prevent the formation of bladder stones and crystals in urine. <p>Diet food that is not recommended by a vet in order to treat a condition.</p> <p>Normal feeding costs of your pet during any claim for a special diet.</p>

Veterinary fees

How to make a claim

Once **treatment** starts **you** should telephone the claims helpline 0845 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk and report the possible claim.

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

You will then be sent a claim form for completion by **your vet**. Once this **treatment** has been completed the claim form should be returned at **your** own expense along with all supporting receipts.

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

We have the right to request further information either directly from the **vet** or from **you** to confirm the validity of the claim at **your** expense.

Silver & Gold cover

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

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

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

Platinum cover

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

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

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

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

Third party liability cover (Dogs only)

What is covered

Damages and costs to others which **you** become legally liable to pay if **your** dog causes:

Accidental death or injury to a person; or accidental loss or damage to their property.

If someone who is not a member of **your family** is looking after **your** dog when the injury or damage happens, **we** will still pay as long as **you**:

- asked them to look after **your** dog;
- did not agree to pay them to look after **your** dog;
- and the death, injury, loss or damage was not to them or their property.

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

What is not covered

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

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

Anything owned by or the legal responsibility of **your family**, **your** domestic employees who normally live with **you** or anyone looking after **your** dog with **your** permission.

Liability arising from:

- any employment, trade, profession or business of any of **your family** or anyone looking after **your** dog with **your** permission;
- the use of **your** dog for trade, profession or business;
- any of **your family**, **your** domestic employees who normally live with **you** or anyone looking after **your** dog with your permission passing on any disease or virus;
- injury, death, disease or illness to any of **your family**, **your** domestic employees who normally live with **you**, anyone employed under contract of service by **you** or anyone looking after **your** dog with **your** permission;
- the ownership or use of any motorised vehicle, including children's vehicles by any of **your family** or anyone looking after **your** dog with **your** permission.

Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy unless all the cover under that policy has been used up.

Fines, penalties or breach of quarantine restrictions or import or export regulations.

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by a sudden unexpected incident and which was not the result of an intentional act, and, which occurs during any **period of insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Third party liability

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as you become aware of any possible claim.

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

Death from illness

<p>What is covered</p> <p>We will pay the purchase/donation price of your pet if it dies from illness or disease; or is put to sleep by a vet as a result of illness or disease.</p> <p>We will also pay up to £100 for the cost of cremation if your pet dies or is put to sleep by a vet as a result of the illness or disease.</p>	<p>What is not covered</p> <p>We will not pay for any illness or disease or any changes in your pet's normal healthy state, its bodily functions or behaviour arising within the first 10 days of the first period of insurance of your policy.</p> <p>Any claim for:</p> <ul style="list-style-type: none">• dogs aged 9 years and above;• cats aged 11 years and above.
<p>The most we will pay for any one claim is the purchase/donation price shown on your schedule, up to £250 (Silver), £750 (Gold) or £1,500 (Platinum) dependent on the cover selected.</p> <p>If you have no purchase receipt showing the purchase/donation price, we will pay the replacement cost of a similar pet up to the limit shown above.</p>	

Death from illness

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

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

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

Death from accident

<p>What is covered</p> <p>We will pay the purchase/donation price of your pet if it dies as a result of a sudden and unexpected event; or is put to sleep by a vet as a result of the event.</p> <p>We will also pay up to £100 for the cost of cremation if your pet dies or is put to sleep by a vet as a result of the injury.</p>	<p>What is not covered</p> <p>Death as a result of a sudden and unexpected event arising within the first 48 hours of the first period of insurance of your policy.</p>
<p>The most we will pay for any one claim is the purchase/donation price shown on your schedule, up to £250 (Silver), £750 (Gold) or £1,500 (Platinum) dependent on the cover selected.</p> <p>If you have no purchase receipt showing the purchase/donation price, we will pay the replacement cost of a similar pet up to the limit shown above.</p>	

Death from accident

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

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

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

Advertising and reward

What is covered We will reimburse you for local advertising and for offering a suitable reward for the recovery of your pet if it is lost or stolen.	What is not covered Any reward offered without our prior agreement.
The most we will pay for any one claim is up to £250 (Silver), £750 (Gold) or £1,000 (Platinum) dependent on the cover selected.	

Advertising and reward

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

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

We will need to give **our** approval before **you** incur any expense or offer any reward.

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

Theft and straying

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

Theft and straying

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

You must also report the loss of **your pet** to **your** local rescue centres and **veterinary** practices and provide confirmation that **you** have made these enquiries to **our** claims department.

You must report the loss of **your dog** to the Police and the dog warden within 24 hours of discovery and provide their reference number to **our** claims department.

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

Boarding kennel & cattery fees

What is covered Reimbursement of boarding kennel or cattery fees in the event that you or a member of your family is hospitalised on medical advice for a period exceeding 4 consecutive days.	What is not covered Hospitalisation that you were aware of, or as a result of medical circumstances that were known to you in any form before the policy cover start date.
Reimbursement of boarding kennel or cattery fees in the event that your main UK residence is uninhabitable as a result of circumstances beyond your control.	Any amount paid without our prior agreement. Any claim if we have not agreed that the residence is uninhabitable.
The most we will pay in any one period of insurance is up to £150 (Silver), £500 (Gold) or £1,000 (Platinum) dependent on the cover selected.	

Boarding kennel & cattery fees

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

You should obtain, at **your** own expense, receipted bills detailing dates and expenses incurred.

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

If **you** claim under this policy for something which is also covered by another insurance policy **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of the claim.

Holiday cancellation costs

What is covered Reimbursement for any non-recoverable cancellation or curtailment costs due to emergency life saving surgery on your pet within 7 days of your departure on holiday.	What is not covered Any surgery that in your vet's opinion is non life-saving. Any injury, illness or disease or any changes in your pet's normal healthy state, its bodily functions or behaviour which occurred or existed in any form before the cover start date of your policy which necessitate emergency life saving surgery. Costs or expenditure for any holiday booked less than 28 days prior to departure.
The most we will pay in any one period of insurance is up to £250 (Silver), £1,500 (Gold) or £3,000 (Platinum) dependent on the cover selected.	

Holiday cancellation costs

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

You should obtain, at **your** own expense, the booking invoice and cancellation invoice from **your** travel agent or tour operator. This should detail the total irrevocable charges made and the date of cancellation.

Accidental damage

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

Accidental damage

How to make a claim

Contact the claims helpline on 0845 078 7500 as soon as **you** become aware of any possible claim.

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

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

Travelling

As a resident of the United Kingdom, Northern Ireland, Isle of Man or Channel Islands this section extends **your** cover outside of these areas.

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

How to make a claim

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

When **you** return home call the claims helpline 0845 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk immediately and report the claim.

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

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

Travel covers

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

A) Quarantine costs

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

B) Loss of healthcare certificate

What is covered The cost of a replacement of the official PETS Travel Scheme certificate, should the original become lost during a trip.	What is not covered Claims that are not supported by all relevant receipts and evidence of expenditure.
Quarantine costs incurred as a direct result of the loss of the health certificate.	Claims where the loss of the certificate was not reported to the issuing vet within 24 hours of discovery. Claims where the loss of the health certificate was established prior to departure.
The most we will pay is a total of up to £250 per trip.	

C) Repeat tick and worming treatment

What is covered Reimbursement for reasonable costs incurred in arranging repeat tick and worming treatment where your departure to the UK is delayed by your carrier.	What is not covered Any claims that are not supported by all relevant receipts and evidence of expenditure including documentary evidence that the initial tick and worming treatment was administered.
The most we will pay is in total per trip is up to £150 (Silver), £250 (Gold) or £1,000 (Platinum) per trip dependent on the cover selected.	

D) Emergency expenses cover abroad

What is covered	What is not covered
<p>The most we will pay in total per trip is up to £150 (Silver), £250 (Gold) or £1,000 (Platinum) this amount includes the following limits:</p> <ul style="list-style-type: none"> Reimbursement for emergency expenses incurred for additional accommodation and repatriation fees should your pet require emergency vet treatment which results in you missing your return journey. 	<p>Any claim not supported by all relevant receipts and evidence of expenditure.</p>
<p>The most we will pay in total per trip is up to £100 (Silver), £200 (Gold) or £300 (Platinum) dependent on the cover selected.</p> <ul style="list-style-type: none"> Reimbursement of reasonable accommodation and transportation costs incurred while you try to find your pet prior to your due return date to the UK should your pet become lost during a journey. 	<p>Any claim where you have not notified the Police or relevant transport operator within 24 hours of discovery of the incident.</p> <p>Any claim not supported by a written Police or relevant transport operator report.</p> <p>Any claim not supported by all relevant receipts and evidence of expenditure.</p>
<p>The most we will pay in total per trip is up to £150 (Silver), £250 (Gold) or £300 (Platinum) dependent on the cover selected.</p> <ul style="list-style-type: none"> Reimbursement of reasonable additional accommodation and transportation costs incurred for 4 days should your pet become lost or stray prior to your return journey to the UK resulting in you remaining abroad whilst trying to find your pet. 	<p>Any claim where you have not notified the Police or relevant transport operator within 24 hours of discovery of the incident.</p> <p>Any claim not supported by a written Police or relevant transport operator report.</p>
<p>The most we will pay in total per trip is up to £150 (Silver), £250 (Gold) or £300 (Platinum) dependent on the cover selected.</p>	

Travel covers A-D

How to make a claim

In the event that **you** incur costs, payment must be made by **you**.

When **you** return home call the claims helpline 0845 078 7500 or contact **us** by email on claims@argospetinsurance.co.uk immediately and report the claim.

You will be sent a claim form to complete and return to **us** with all the paid receipts, evidence of expenditure and required reports.

Settlement will then be made to **you** in sterling at the current rate of exchange.

Policy Conditions

These are the conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Conditions applicable to the whole policy

You must:

- provide **us** with all the information that **we** may reasonably require;
- tell **us** immediately of any changes in **your** circumstances that may affect **your pet** insurance and the cover provided;
- provide proper care and attention to **your pet** at all times;
- take all reasonable precautions to prevent accidents, injury or damage;
- agree that **your** current or previous **vet** may release information or records regarding any animal insured to the insurer;

Conditions applicable to the whole policy continued

- have **your** dog vaccinated against Distemper, Hepatitis, Leptospirosis and Parvovirus;
- have **your** cat vaccinated against Infectious Enteritis, Cat Flu and Feline Leukaemia.

If **your pet** is not vaccinated **we** will not pay any claims that result from any of the above illnesses.

Fraud

If dishonesty, exaggeration or false documentation is used by **you** and **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Transferring your interest in the policy

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

Renewing your policy

At least 21 days before each policy renewal date **we** will tell **you** the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell **us** before the renewal date.

If **you** pay by Direct Debit **we** will renew the policy automatically and continue collecting premiums unless **you** notify **us** that **you** wish to cancel the policy. For payments by credit or debit card, **you** must submit a further payment if **you** wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy within the statutory period" below.

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

Change of Insurers

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

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

Cancelling the policy

This policy is an annual contract.

Your right to cancel the policy within the statutory period

If, having examined **your** policy documentation, **you** decide not to proceed with the insurance **you** will have 14 days to cancel it starting on the day **you** receive the policy documentation.

We will refund any premiums already paid, except when **you** have already made a claim under **your** policy.

Your right to cancel the policy outside the statutory period

You may cancel this policy at any time.

Monthly payment

If **you** pay by monthly instalments and **you** cancel this insurance because **your pet** has died, has been stolen or strays and **you** make a claim for this **we** will not deduct outstanding instalments for the remainder of the current **period of insurance** from any claim payment.

If **you** pay by monthly instalments and **you** cancel this insurance for any other reason other than those stated above and **you** make a claim, **we** will deduct outstanding instalments for the remainder of the current **period of insurance** from any claim payment.

Annual payment

If **you** pay the full annual premium and **you** cancel this insurance and **you** have not made a claim **we** will refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

If **you** pay the full annual premium and **you** cancel this insurance because **your pet** has died, has been stolen or strays, and **you** make a claim for this **we** will refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

If **you** pay the full annual premium and **you** cancel this insurance for any other reason other than those stated above and **you** make a claim, **we** will not refund the proportion of the premium already paid for the remainder of the current **period of insurance**.

Cancelling the monthly premium instalment agreement

Your policy has a normal **period of insurance** of 12 months and **your** legal contract with **us** is for this period. **You** may have asked and **we** may have agreed for **your** annual premium to be paid on a monthly basis by instalments under the terms of the Consumer Credit Act 1974.

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

If **you** want to cancel **your** linked loan agreement but not **your** policy, **we** can tell **you** how much **you** will have to pay for the rest of the **period of insurance**. If this amount is not paid by the date given in **our** reply to **you**, then all cover under **your** policy will be cancelled from this date.

If you need to cancel **your** policy for any of the reasons given above, please contact **us** on 0845 078 7500, or email **us** on help@argospetinsurance.co.uk.

Our right to cancel

We can cancel this policy by giving **you** at least 14 days notice at **your** last known address.

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

Policy exclusions

We will not pay claims for any **pet**:

- not named on the schedule;
- which is less than 8 weeks of age at the policy cover start date;
- which no longer belongs to **you**;
- where **you** and any joint policyholder are not the sole owner(s);
- which should be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

We will not pay any claims for anything that is caused by, relates to, or results from an illness, disease or injury or any changes in **your pet's** normal healthy state, its bodily functions or behaviour which **your pet** had before this policy started.

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

Intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.

The cost and compensation for euthanasia of **your pet** under a court order of the Contagious Diseases Act or following its destruction for the protection of livestock.

Infringement of United Kingdom animal health and importation legislation.

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

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

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

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

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission.

Claims conditions continued

We have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must 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.

Other insurance

If you claim under this policy for something which is also covered by another insurance policy **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of the claim.

Complaints Procedure

Our Commitment to Customer Service

At Argos Pet Insurance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If you believe that we have not delivered the service you expected, or you are concerned about any aspect of our service, please let us know.

If your complaint relates to your policy then please call 0845 078 7500 or email help@argospetinsurance.co.uk

If your complaint relates to a claim then please call 0845 078 7500 or email claims@argospetinsurance.co.uk

We then promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, and explaining the reasons why. We will continue to keep you informed of the further actions we will be taking to reach a suitable conclusion.

Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Manager who will conduct a separate investigation and issue the company's final decision in writing.

How to contact us

Customer Relations can be contacted by:

Post: Argos Pet Insurance
Customer Relations Manager
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

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, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them. They can be contacted at:

Post: Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR

Telephone: 0800 0234567 (Landlines) 0300 1239123 (Mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: 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 remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

How we use your information

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

Who we are

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Credit Reference Agencies

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

Fraud prevention agencies

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

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

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

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

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

How to contact us

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

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

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

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

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

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

