



A summary of your cover

And important information



Treatment periods explained

Silver and Gold

Each incident has cover for up to 12 months from the start of the incident up to the limits shown above.

If 12 months or the limit 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

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 anymore 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.

Death from illness, death from accident, theft and straying

If you have no purchase receipt showing the purchase/donation price you paid, we will pay the replacement cost of a similar pet up to the limit shown for death from illness, death from accident, theft & straying dependent of the type of claim made.

Main exclusions that apply to all sections of cover

We will not cover:
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 dog which should be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments;
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;
any pet that is trained to attack, used for commercial guard or security purposes, or for any form of racing, commercial breeding or monetary gain;
claims for 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);
any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution;
vaccinable illnesses if your pet is not vaccinated;
pets that are less than eight weeks old at the cover start date.

Important Information

Your right to cancel the policy

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.

To cancel please write to Argos Pet Insurance, PO Box 16282, Birmingham, B2 2XH, call 0845 078 7500 or e-mail help@argospetinsurance.co.uk. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Argos Pet Insurance policy you should call the Claims Helpline on 0845 078 7500 or e-mail: claims@argospetinsurance.co.uk as soon as possible. You must give us any information or help that we reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Argos Pet Insurance at PO Box 16282, Birmingham, B2 2XH, call 0845 078 7500 or e-mail: help@argospetinsurance.co.uk. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Manager at the address below. If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

Argos Pet Insurance	Financial Ombudsman Service
Customer Relations Manager	Insurance Division
RSA	The Financial Ombudsman Service
Bowling Mill	South Quay Plaza
Dean Clough Industrial Park	183 Marsh Wall
Halifax	London
HX3 5WA	E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Other Important Information

RSA

Argos Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Argos Limited

Argos Limited is an introducer appointed representative of Home Retail Group Insurance Services Limited (HIS). For Pet Insurance, HIS acts as an introducer to Royal & Sun Alliance Insurance plc (RSA). HIS are authorised and regulated by the Financial Services Authority (FSA) under Registration No. 314050. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Advice

Neither Argos, HIS or RSA gives opinions or recommendations about your pet insurance. We will give you information about the product but cannot make a decision for you.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

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

If you decide to pay for your insurance monthly then because it is an annual policy RSA will provide you with a loan agreement for the annual amount. This is a legal requirement because we are making it possible for you to pay by 12 monthly instalments.

Charges

We make no administration charges for any changes to your policy or for copies of documents or when you renew.

The law and language applicable to the 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.

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" above.

Change of insurer

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 to 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.

Use of your data

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. Full details regarding the use of your data can be found in the Argos Pet insurance policy booklet.

To help us prevent fraud and money laundering we may submit your details to fraud prevention agencies and other organisations and may search their records.

Home Retail Group would like to keep you informed by telephone, post, text or email of selected products and services and RSA would like to keep you informed by telephone, post, text or e-mail 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.

Termination of the contract

You may cancel this policy at any time. We may cancel this policy by giving you at least 14 days notice at your last known address.

If your policy is cancelled after the first 14 days:

- and you have made a claim due to the death or loss of your pet:
Annual payment – we will refund the proportion of the premium already paid for the remainder of the current period of insurance.
Monthly payment – we will not deduct outstanding instalment payments from any claim payment.
- for any other reason and you have made a claim:
Annual payment – we will not refund the proportion of the premium already paid for the remainder of the current period of insurance.
Monthly payment – we will deduct outstanding instalment payments from any claim payment

If 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.

Argos Pet Insurance is underwritten and administered by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St.Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

Calls may be recorded and monitored.

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Policy Summary

Argos Pet Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract that provides cover for the cost of the major risks of owning a dog or cat including the cost of veterinary treatment that involves the expertise of a veterinary surgeon. It may be renewed each year subject to the terms and conditions then applicable.

There are three levels of cover available: Silver, Gold and Platinum. Your Pet Insurance schedule or quote shows you which level of cover you have chosen.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

The following covers will automatically be included in your policy

You can choose whether you would like Silver, Gold or Platinum level of cover.

Cover levels	Silver (up to)	Gold (up to)	Platinum (up to)
Veterinary fees:	£2500	£4000	£7000
Treatment period:	12 months	12 months	Per year
Hydrotherapy sessions (dogs only):	5 per condition	5 per condition	10 per period of insurance
Diet food covered for:	Not covered	Not covered	4 weeks
Third party liability (dogs only):	£1m	£1.5m	£2m
Death from accident:	£250	£750	£1500
Death from illness:	£250	£750	£1500
Cremation fees:	£100	£100	£100
Advertising and 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
Travelling outside the UK, Isle of Man, Channel Islands and Republic of Ireland to:			
Countries that are members of the PETS Travel Scheme as defined by DEFRA	90 days	90 days	Unlimited days
Travelling includes:			
• quarantine costs:	£150	£500	£1500
• loss of healthcare certificate:	£250	£250	£250
• tick & worming treatment:	£150	£250	£1000
Emergency expenses abroad including covers and limits as listed below up to a total of:	£150	£250	£1000
• accommodation & fees for a missed return journey:	£100	£200	£300
• accommodation & costs if your pet is lost during a journey:	£150	£250	£300
• accommodation & costs for up to 4 days while you stay abroad to find your pet:	£150	£250	£300

Features and Benefits (Policy section)	Significant exclusions or limitations
Veterinary fees cover If your pet needs treatment by a vet for illness, injury or disease.	<ul style="list-style-type: none"> Incident not notified within 60 days of occurrence; 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; death of 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; preventative or elective procedures; pregnancy, giving birth or rearing puppies or kittens; dental treatment except as a result of a sudden and unexpected injury; 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; 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; 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.
Third party liability cover (dogs only) Damages and costs if your dog causes: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	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: <ul style="list-style-type: none"> 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.
Death from illness If your pet dies from illness or disease; or is put to sleep by a vet as a result of illness or disease.	Death arising within the first 10 days of the first period of insurance of your policy. Dogs aged 9 years and above; Cats aged 11 years and above.
Death from accident If your pet dies as a result of a sudden and unexpected event; or is put to sleep by a vet as a result of the event.	Death within the first 48 hours of the first period of insurance of your policy.
Theft and straying If your pet is permanently lost or stolen and not recovered despite the use of the advertising and reward.	Claims less than 45 days after the date your pet was lost or stolen.
Advertising and reward If you need to advertise locally and offer a reward to recover your pet if it is lost or stolen.	Reward offered without our prior agreement.

Features and Benefits (Policy section)	Significant exclusions or limitations
Boarding kennel and cattery fees If you or a member of your family is hospitalised on medical advice for a period exceeding 4 consecutive days; or if you have to use a kennel or cattery for your pet because your main UK residence is uninhabitable.	Hospitalisation that you were aware of before the policy cover start date. Payments made without our prior agreement. Claims if we have not agreed that the residence is uninhabitable.
Holiday cancellation costs If you have non-recoverable cancellation or curtailment costs due to emergency life saving surgery on your pet within 7 days of your departure on holiday.	Non life saving surgery. Costs for any holiday booked less than 28 days prior to departure.
Accidental damage If your pet causes accidental damage to personal property.	Damage to personal property: <ul style="list-style-type: none"> owned by you or in your control; belonging to any person entrusted with the care, control and custody of your pet. Damage 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.
Travelling To a member country of the PETS Travel Scheme in accordance with the European Economic Community regulations. Travelling cover includes: <ul style="list-style-type: none"> Quarantine costs If you need to put your pet into quarantine should the required microchip fail. Loss of healthcare certificate If you lose and need to replace the original during a trip. Plus quarantine costs as a result of the lost health certificate. Repeat tick and worming treatment If you need to repeat the treatment if departure to the UK is delayed by your carrier. 	Claims without: <ul style="list-style-type: none"> evidence of expenditure; evidence of tick and worming treatment; evidence of microchipping prior to your journey. Conditions your pet suffered from before departure. Lost healthcare certificates not reported to the issuing vet within 24 hours of discovery.
Emergency expenses abroad includes: <ul style="list-style-type: none"> accommodation and fees if your pet requires emergency vet treatment which causes you to miss your return journey; accommodation and costs while you try to find your pet if your pet becomes lost during a journey; accommodation and transport costs for up to 4 days if your pet becomes lost or strays before your return journey and you remain abroad to try to find it. 	Claims without: <ul style="list-style-type: none"> evidence of expenditure; a written Police or transport operator report; evidence of notification to the Police or transport operator within 24 hours of discovery.

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

Excess applies to:	Cover selected	What you pay
Veterinary fees	Silver, Gold, Platinum	£65
Accidental damage	Gold & Platinum	£100
Third party liability	Silver, Gold, Platinum – only applies to dogs	£100

For veterinary fees you can choose to pay an extra (voluntary) excess, this will be in addition to the cover excess shown above.

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.

If we change the excess the new excess amount will apply to any claim for the cost of any treatment your pet receives, which includes any claim for the cost of any treatment for any illness, disease or injury that was insured in a previous period of insurance. Any change in excess will apply from the renewal date of your policy and will be shown on your policy schedule.