

Argos

Pet Insurance



Q&A

Everything you need to know
about protecting your pet



Q Why do I need pet insurance?

A We all love our pets. They're an important member of the family and they need looking after as much as anyone else. But as you probably already know, that can be expensive.

Our 2011 claims data for both cats and dogs shows that it could cost an average of £410 to treat your pet after a road traffic accident. What's more, vets' bills are likely to become more expensive every year, so giving your pet the care it needs may be even more difficult in the future.

Q What type of cover does Argos Pet Insurance provide?

A Our pet insurance policies fall into two categories – 12 month cover and cover per year.

12 month cover

Our Silver and Gold policies provide 12 month cover. So if your pet becomes ill, they'll be covered up to the vet's fee limit from the date of the incident when treatment starts.

Cover per year

Our Platinum policies provide up to £7,000 of vets' fees per year, so if your pet becomes ill they'll be covered up to that limit each year they need the treatment.

Q How do the cover types work?

A **12 month cover (Silver & Gold)**

If treatment hasn't lasted 12 months, or you haven't used up your vet fee limit, you can continue to claim for the same condition for up to 12 months as long as you renew your policy and keep your payments up to date.

Cover per year (Platinum cover)

There is no time limit on how long treatment can last. At renewal, your vet fees limit will start again, as long as you renew your policy each year without any breaks in cover and keep your payments up to date.

Q Is my pet covered immediately?

A Your insurance will cover injury or death of your pet as the result of an accident that happens 48 hours after your policy has started and for new illnesses after the policy has been running for 10 days. Otherwise, all other policy benefits are covered as soon as the policy has started.

Q Is my pet covered if he/she is already ill or injured?

A Existing illnesses, diseases or injuries which your pet had before the policy starts are not covered.

Q Is there anything you do not cover?

A We've tried to cover everything we can, but there are a few things that aren't included in our pet insurance policies:

- certain exclusions apply for the first 10 days or 48 hours when you take out a new policy, as mentioned above;
- routine examinations, vaccinations and preventative treatments;

- cover for any existing illness or injury as mentioned above;
- dental treatment except as the result of an accident.

When you purchase Argos Pet Insurance, your policy will contain full details of these and other exclusions.

Q Is there a time limit on how long the same condition will be covered for?

A Please see: **How do the cover types work?**

Q Will the cost of my insurance change each year?

A At renewal time we'll recalculate the cost of your insurance. As your pet gets older, it does cost more to insure, so you may see a rise in your insurance premium each year.

Q Do you cover older pets?

A Of course! There's no maximum age limit, so you can always cover your pet's vets' fees. However, if they're puppies or kittens, you'll have to wait until they're 8 weeks old before you cover them.

Dogs aged 9 years and above and cats aged 11 years and above will not be covered for death from illness.

Q Do I have to pay anything when I claim?

A Yes. You'll normally have to pay the first £65 for vets' fees and £100 for 3rd party and accidental damage claims. But if you want to you can choose a higher amount for vets' fees which will reduce the payment. If you have chosen a different excess amount, you will need to check your Schedule for the amount that applies to your policy.

Q How do I claim?

A It's easy! Simply call **0845 078 7500** or email **claims@argospetinsurance.co.uk** and we'll send you a claim form for you and your vet to complete.

You can also download a claim form at **argospetinsurance.co.uk** All we need are some details about your pet's condition and then you simply send the form back to us for assessment. You have the option on the claim form for us to settle your claim directly with your vet if you wish.

When you purchase Argos Pet Insurance, your policy will contain full instructions on how to make a claim under each section of cover provided.

Q What if I think my pet might need emergency treatment?

A You can make a free call to Argos vetfone for 24/7/365 help, advice and guidance from a qualified veterinary nurse.

Q What if I want to cancel?

A You have up to 14 days after receiving your policy documents to change your mind. After that, you can cancel at any time before your policy is due for renewal. You will need to call the number shown in your documents and we can arrange the appropriate cancellation.

Q Can I change my cover?

A Yes. You can change your cover when the policy is due for renewal. But remember, existing conditions covered by your old policy may not be covered by your new one. Please contact us at the time and we'll make the necessary changes.

Q Can I pay monthly?

A Yes! You can spread the cost of your pet insurance over 12 months. You'll pay by Direct Debit and we won't charge you any more to do this. What's more, you can relax safe in the knowledge that when your policy is due for renewal, you can continue your cover easily.

Q Who is the insurer for Argos Pet Insurance?

A Royal & Sun Alliance Insurance plc – one of the largest and most experienced insurers in the UK.

Q Will my pet be covered overseas?

A Yes – subject to full compliance with the PETS Travel Scheme. Non-EU countries, as defined by DEFRA are not covered.

Q Will I get a discount if I insure 2 or more pets?

A Yes! You'll save 10% every time you insure an additional pet with Argos Pet Insurance.

**Still got questions about
Argos Pet Insurance?**

We'll be happy to answer them.

Call: 0845 078 7500

Visit: argospetinsurance.co.uk

Email: help@argospetinsurance.co.uk