

# Policy Summary

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This policy summary does not contain full Terms and Conditions of your insurance; full details can be found in your Terms and Conditions, which are available on request.

## The insurer

Allianz Insurance plc.

## Type of insurance cover

This policy covers the cost of Veterinary Fees if your pet is injured or becomes ill. Providing you continue to pay the premium (without a break in cover), each injury or illness will be covered for 12 months starting from the date your pet first received treatment for the injury or illness, or up to the limit stated in the Significant Features and Benefits section, whichever happens first.

## Duration of the policy

This policy will remain in force for 12 months from the date it starts and for any period which you renew as long as you continue to pay the premium. You may need to review and update your cover periodically, to ensure the policy remains suitable for your needs.

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## Significant features and benefits

Benefit	Limits	Claim basis
<b>1. Veterinary Fees</b>	£3,000	For each illness or injury. Each illness or injury is covered for 12 months starting from the date your pet first received treatment for the injury or illness or up to the limit of £3000, whichever happens first.
The Veterinary Fees limit of £3,000 includes:		
Overseas veterinary treatment	£3,000	For each injury or illness
Complementary Treatment	£500	For each injury or illness
Physiotherapy	£500	For each injury or illness
Treatment for behavioural illness	£250	For each injury or illness
<b>2. Personal Liability (dogs only)</b>	£1,000,000	For each incident

The benefits listed below are optional sections of cover and may not be included in cover for your pet. **The benefit is only included in the cover for your pet if it is shown on your Certificate of Insurance.**

Benefit	Limits	Claim basis
<b>3. Loss Cover</b>		
Death from Injury	£1,000	
Death from Illness	£1,000	
Cremation	£100	
<b>4. Safe Return</b>		
Theft or Straying	£1,000	
Advertising and Reward	£1,000	In each period of insurance
Emergency Boarding Fees	£1,000	In each period of insurance
<b>5. Holiday Cover</b>		
Trip Cancellation	£1,000	In each period of insurance
Quarantine and Loss of Travel Documents	£1,000	In each period of insurance
Emergency Repatriation	£1,000	In each period of insurance

## Significant exclusions and limitations

This section covers the significant exclusions and limitations of the policy. Please be aware that your policy may not include all of the benefits mentioned below.

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- Your insurance does not cover any illness which starts in the first 14 days of your pet's first policy year or any pre-existing conditions. If your pet was injured or ill at any time before your insurance started we will not cover any costs relating to that injury or illness. See the 'What is not covered' sections in [Veterinary Fees and Death from Illness – points 2 and 3](#), and [Death from Injury – point 2](#).
- This policy covers an injury or illness for 12 months only, up to the limit of £3,000. The 12 months starts on the date your pet first received treatment for the injury or illness and after this time we will not cover any further claims for that or any related injury or illness. See [Veterinary Fees 'What is covered' and 'What is not covered' – points 4 and 5](#).
- The Veterinary Fees excess is the amount you have to pay towards the cost of your pet's treatment. The excess that apply for your pet will be a) a fixed amount only or b) a fixed amount and a percentage amount.

The excess for your pet is shown on your Certificate of Insurance.

- a) A fixed amount only – this is the amount that you have to pay for each unrelated injury or illness and this amount will be deducted from the first claim(s) for that injury or illness.
- b) A fixed amount and a percentage amount – the fixed amount will be deducted as explained in a). In addition, you must also pay a percentage of all treatment costs; this will be deducted from all claims and will be calculated on the amount left after the fixed amount has been deducted.

See 'Definitions' – Excess, and Veterinary Fees 'What is not covered' – point 1.

- Your policy covers the cost of treatment for a dental injury or illness providing your pet had a dental examination carried out by a vet in the 12 months before the injury happened or the illness was first noticed. See [Veterinary Fees 'What is not covered' – point 8](#).

- You must send us your claim(s) within one year of the treatment taking place, death or the discovery of any loss, theft or straying. See 'Claims conditions – When to claim'.
- Cover in the optional Death from Illness section stops on your pet's 9th birthday or if your pet is a Select breed, its 5th birthday. See Death from Illness 'What is not covered' – point 5, and 'Definitions' – Select breed.
- If you have taken the optional cover for Cremation, the cost of cremation is covered providing the injury or illness is covered under either the Death from Injury or Death from Illness benefit. See Cremation 'What is not covered' – points 2 and 3.

**Additional exclusions may have been placed on the policy for your pet. If applied these are shown on your Certificate of Insurance.**

## Cancellation period

If, after receiving your Certificate of Insurance and full policy Terms and Conditions, you are not happy, you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid. Full details of the cancellation rights can be found in your Terms and Conditions.

## Claiming

You can notify us of a claim and obtain a claim form by calling 0330 100 7914 or emailing [claims@sainsburysbankpetinsurance.co.uk](mailto:claims@sainsburysbankpetinsurance.co.uk). Alternatively, if you already have a claim form or have downloaded a claim form from our website, [www.sainsburysbank.co.uk/petinsurance](http://www.sainsburysbank.co.uk/petinsurance), you can notify us by sending the completed form to:

Sainsbury's Pet Insurance,  
Great West House (GW2),  
Great West Road, Brentford,  
Middlesex TW8 9DX,  
United Kingdom

## **Complaints procedure**

If you have a complaint please contact our Customer Satisfaction Manager at:

Sainsbury's Pet Insurance,  
Great West House (GW2),  
Great West Road, Brentford,  
Middlesex TW8 9DX,  
United Kingdom

Telephone: 0330 100 7920

Email:  
complaints@sainsburysbankpetinsurance.  
co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone:  
0800 0234567 or 0300 1239123

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

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [complaints@sainsburysbankpetinsurance.co.uk](mailto:complaints@sainsburysbankpetinsurance.co.uk). Alternatively, you can contact the Financial Ombudsman Service directly.

## **Financial Services Compensation Scheme (FSCS)**

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

Sainsbury's Pet Insurance is sold, underwritten and administered by Allianz Insurance plc registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849. Sainsbury's Bank, registered office: 33 Holborn, London, EC1N 2HT and Allianz Insurance plc are not part of the same corporate group.