

**Pet insurance : only the best for your pet : lifetime cover\* for cats and dogs / Marks & Spencer Financial Services.**

**Contributors**

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# Pet Insurance



Only the best  
for your pet

Lifetime cover\* for cats and dogs

MARKS &  
SPENCER | Financial  
Services



Owning a cat or dog brings huge rewards but it also brings responsibilities. One of these responsibilities is to ensure that you are always able to provide the very best healthcare for your pet.

When pets are unwell we worry and they can't tell us what's wrong so we rely on the skill and care of vets. With new treatments and technologies available, standards of care are improving. However all this comes at a cost and that cost is rising. In fact vets' fees are escalating by 11%† per year. That's why insuring your pet is a sensible move.

However, not all pet insurance policies are the same. Many only provide cover for the first 12 months of treatment for a condition, leaving you to pay for the balance, despite paying your premiums every year. However our straightforward policy offers lifetime cover\* for your cat or dog. Provided you renew your policy each year, we will help to ensure that you can provide your pet with the best possible treatment.

We offer cover for your pedigree or crossbreed dog, or your cat, provided it is over 8 weeks and under 8 years old, at the time you take out your policy.

† Research and statistics provided by JLT Group

## What is covered?

The following table shows the annual benefit levels for cover:

Veterinary Fees	£6,000
Complementary Treatments	£250
Third Party Liability	£2,000,000
Emergency Boarding Kennels and Cattery Fees	£750
Advertising & Reward Costs	£1,000
Theft or Straying	£500
Accidental Death	£1,000
Death by Illness	£1,000
Holiday Cancellation	£2,500

## Our commitment to you

When you receive your policy document please ensure that you read it carefully as this clearly states what is included in your cover. If you are not entirely satisfied, return the documents to us within 14 days and we will cancel the cover and refund any premiums paid, provided that you have not made a claim.

## Additional benefits

As you would expect from Marks & Spencer this policy comes with added benefits for you as a pet owner. These include:

- Free pet travel cover\*\*

### Helplines

- Find a vet
- Find a pet friendly hotel
- Pet bereavement counselling
- Legal advice



## Here is what you'll pay

Premium	Annual	Monthly
<b>Greater London</b>		
Pedigree Dogs	£240.96	£20.08
Crossbreed Dogs	£155.18	£12.93
Cats	£120.00	£10.00
<b>Hertfordshire, Essex, Kent, Surrey, Buckinghamshire, Bedfordshire, Berkshire</b>		
Pedigree Dogs	£204.10	£17.01
Crossbreed Dogs	£145.18	£12.10
Cats	£110.00	£9.17
<b>Rest of UK</b>		
Pedigree Dogs	£165.71	£13.81
Crossbreed Dogs	£135.10	£11.26
Cats	£100.00	£8.33

All policies have an excess from £40 to £80 dependent on your pet and where you live. Our staff will advise when you call.

## Reduce your premium with our discounts

What's more we also offer a range of discounts to save you money

- 5% discount for multiple pets insured
- 7.5% discount if you increase your excess by £10
- 15% discount if you increase your excess by £20
- 5% discount if you pay your premium in full using your Marks & Spencer Chargecard

## Call 0800 072 0119

quoting reference code PET1.

Lines are open

Monday to Friday 8am ~ 9pm,

Saturday 9am ~ 6pm and

Sundays 10am ~ 2pm.

[marksandspencer.com/financialservices](http://marksandspencer.com/financialservices)

### It's easy to apply

- Select your premium from the table overleaf
- Decide how you would like to pay - Chargecard, credit card, cheque or monthly by Direct Debit, at no extra cost
- Call **0800 072 0119** and our friendly staff will do the rest for you. You can also use this number for any queries you may have
- Alternatively visit us online at [marksandspencer.com/financialservices](http://marksandspencer.com/financialservices)



A full range of pet foods and accessories are available in store.

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So remember with Marks & Spencer Pet Insurance you can provide healthcare for your pet with:

- Lifetime cover\* for your cat or dog
- Cover arranged with one phone call - there are no forms to fill in
- Flexible payment options - 5% discount if you pay your premium in full using your Marks & Spencer Chargecard
- A range of discounts available
- Helplines to help you and your pet
- If you need to claim you will find our service fast, convenient and fair



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Full policy details available upon request.\*Subject to policy terms and conditions.

\*\*Your pet is covered for travel outside the UK subject to the conditions set out under the Government regulations and detailed in your policy wording.