

Full Terms and Conditions

The Offer

We are offering a £20 M&S e-gift card (the “e-gift card”) to eligible customers who purchase a new M&S Pet Insurance policy (“the Policy”) in accordance with these terms and conditions (“the Offer Terms”).

The Promotions will only run for the duration of the promotional period. The start date and duration of each promotional period shall be determined at the sole discretion of M&S. M&S reserves the right at any time in its sole discretion to cancel, modify or supersede the Promotions.

Eligibility Criteria

To qualify for the e-gift card, you must meet all of the following criteria:

You must be a customer in the UK (this offer excludes the Republic of Ireland).

You must purchase a new policy via www.marksandspencer.com , using the promotional code BOWL20 at the time of application.

The policy must not be purchased via a third-party or price comparison website.

The policy must remain active for a minimum of 90 consecutive days from the policy start date.

The policy must still be active on the date the e-gift card is issued.

Multi-Pet Policyholders

This offer is limited to one £20 e-gift card per customer. Offer available to new customers only.

Fulfilment

If you meet the eligibility criteria, then the £20 e-gift card will be sent to the email address you provided at application. You’ll receive your gift card after 90 days from the start date of the new policy, but no later than 120 days.

The e-gift card is issued by M&S and is valid for 48 months.

E-gift cards can be used on M&S clothing, beauty, homeware, food, and flowers, both in-store and online. See full e-gift card terms here: [Ways to Pay | M&S](#)

Other Terms

The offer is non-transferable, and no cash alternative is available.

This offer cannot be used in conjunction with any other introductory voucher, offer or discount, unless otherwise stated.

We reserve the right to withdraw, amend or suspend this offer at any time without notice.

Applications for M&S Pet Insurance are subject to eligibility and underwriting criteria.

We reserve the right to refuse any application that we believe does not meet the eligibility criteria or is submitted with the intent to exploit the offer.

Promoter Details

In these Offer Terms, “we”, “us”, or “our” refers to Marks and Spencer plc (“M&S”), who acts as an introducer to Pinnacle Insurance Ltd.

M&S Pet Insurance is arranged, administered, and underwritten by Pinnacle Insurance Ltd, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (register number 110866). Registered office: 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH.