

# Pet Insurance

## Insurance Product Information Document

Company: ManyPets Ltd      Product: MoneyBack option

ManyPets Ltd is authorised and regulated by the Financial Conduct Authority - Register number 652623. Wakam S.A. Authorised and regulated by Autorité de Contrôle Prudentiel et de Résolution. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

This document explains the key information about your policy and you should read the full information in your policy wording.

### What is this type of insurance?

This option will pay you 20% of your annual premium as "MoneyBack" every year we do not pay a claim on this policy.



#### What is insured?

- ✓ Any pet covered on your policy.
- ✓ We will pay you 20% of your annual premium as MoneyBack every year we do not pay you a claim on this policy.
- ✓ If you have more than one pet on cover, we will pay your MoneyBack on each pet we haven't paid a claim for.



#### What is not insured?

- ✗ We will not pay you MoneyBack if we've paid any claim.
- ✗ We will not pay you MoneyBack if you cancel your policy before your policy renews. This includes cancelling if your pet passes away, goes missing or is stolen.



#### Are there any restrictions on cover?

- ! You can only add or remove this option when you purchase or renew your policy.



#### Where am I covered?

- ✓ You are covered in the United Kingdom, Channel Islands and Isle of Man.



#### What are my obligations?

- You will need to tell us if you plan to make any claims when we write to you at the end of your policy year. If you don't plan to make any claims, we will process your MoneyBack.



#### When does the cover start and end?

This option will run for the same length of time as your policy. It will renew automatically, along with your policy, unless you tell us to stop the policy or remove the option. We do this to make sure there are no gaps in your cover. We will contact you before renewal to remind you about this.



#### How do I cancel the contract?

- You can cancel this option free of charge at any time within the first 14 days of your policy starting or renewing (also known as cooling off period).
- You can cancel this option free of charge when your policy renews. We will write to you a month before your policy renews to let you know.
- To cancel this option, call us on 03453 40 40 90.