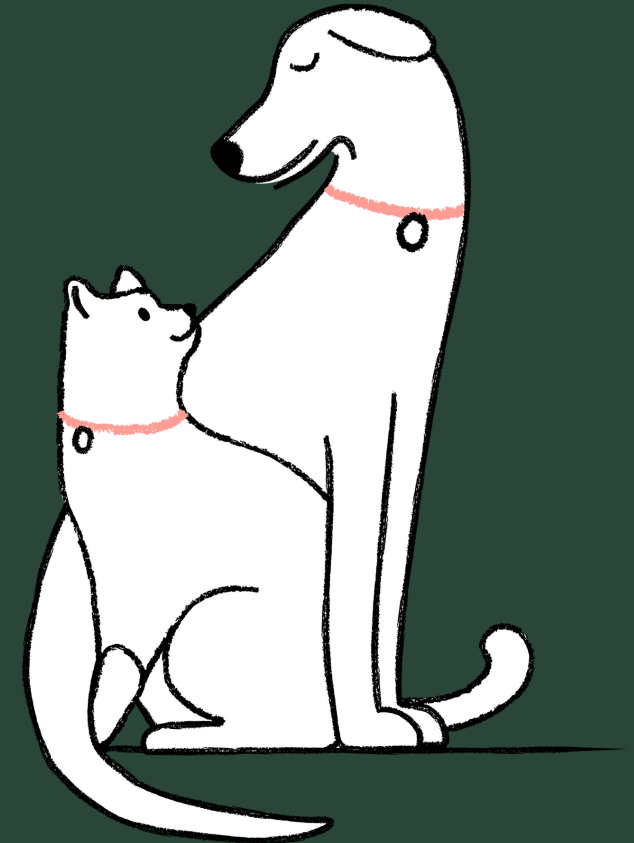


ManyPets

# Pet Insurance Handbook

For MoneyBack and Fixed For Life policies  
starting or renewing on or after 1 January 2024



# Welcome!

We're so happy to have you as a ManyPets customer. This is your Pet Insurance Handbook. In this document you'll find everything you need to know about how your insurance works.

You should read this document alongside your Insurance Certificate to find out what is - and isn't - covered by your policy.

## Your Insurance Certificate will show you:

- Your personal information
- Your pet's details
- Your cover details
- Any optional extras
- The excess and/or co-payment for each pet
- The price (insurance premium)

If anything doesn't look right, please let us know as soon as possible. It's really important for us to have accurate information or we might not be able to pay your claims.



# Contact details

## Why not try using the My Account zone?

You can make changes to your personal details, make claims 24/7, and download your policy documents.

If you still need to talk to us, you can reach us through email or phone.



### Unlimited pet health support

Speak to a UK registered veterinary professional (RCVS; either a vet or vet nurse), 24 hours a day, 365 days a year.

You can access this service through your [My Account area](#)

### Customer Support

**Tel:** 0345 340 4090

**Email:** [support@manypets.com](mailto:support@manypets.com)

#### Opening hours

**Mon-Fri:** 9 AM - 6 PM

**Sat:** 9 AM - 1 PM

### Claims

**Tel:** 0345 646 1213

**Email:** [myclaim@manypets.com](mailto:myclaim@manypets.com)

#### Opening hours

**Mon-Fri:** 9 AM - 5 PM

### My Account

[manypets.com/uk/account](https://manypets.com/uk/account)

### Social media

**Facebook:** manypetsuk

**Twitter:** @manypets\_uk

**Instagram:** @manypets\_uk

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# 1. The basics

## 1.1 Your cover at a glance

This table shows in brief what is covered under each cover option.

Your Insurance Certificate tells you which policy and optional extras you chose for your pets.

More details about what is and isn't - covered can be found in sections:

[3. Your cover](#)

[5. How your cover works](#)

	Fixed For Life	MoneyBack	Excess & co-payment
<b>Overall lifetime limit</b>	£20,000	Not applicable	Not applicable
<b>Vet Fee cover limit</b>	£7,000	£7,000	Excess and co-payment apply to this section.  Please see your Insurance Certificate for your excess and co-payment.
Dental illness	✗	✗	
Dental accident	✓	✓	
Behaviour treatment	✓	✓	
Complementary treatment	£1,000	£1,000	
Prescribed food	£200	£200	
Advanced treatment	✗	✗	
Complications of pregnancy	✓	✓	
Emergency vet treatment worldwide (up to 90 days per year)	✗	✗	
Emergency vet treatment in EU (up to 90 days per year)	✓ when you buy Travel cover	✓ when you buy Travel cover	
Pre-existing cover	✗	✗	No excess or co-payment on these sections.
<b>Farewell</b>	£300	£300	
<b>Death of Your Pet</b>	£1,500	£1,500	
<b>Missing or Stolen</b>	£1,500	£1,500	
Replacement costs			
<b>Travel cover</b>	£1,000 (in EU)	£1,000 (in EU)	
<b>Emergency Boarding</b>	£1,500	£1,500	
<b>Legal Claims Against You</b>	£2,000,000	£2,000,000	£250 per claim

You can learn about excess and co-payment in [How your cover works, section 5.3. Excess and co-payment.](#)

### 1.2 Unlimited online pet health support

As a ManyPets customer, you can access unlimited advice from a UK registered veterinary professional (RCVS) (either a vet or a vet nurse) on your mobile.

There's no excess to pay for using the service and it doesn't affect your Vet Fee cover limit.

Advice is available 24 hours a day, 365 days a year.

#### How it works

You can access this service and find out more information by logging into your online account, which is accessible from our website: [manypets.com/uk/account](https://manypets.com/uk/account)

Here are some of the things they may be able to help you with:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

You can also access advice for things not covered by your insurance, for example, preventative care or nutrition.

Please check this document alongside your Insurance Certificate to find out if any recommended treatment is covered by your policy.

#### Important

If your pet is very sick or badly injured you should always seek veterinary care immediately.

## 1.3 Making a claim

You can find our step-by-step guide on how to make a claim on:

[manypets.com/uk/how-to-claim](https://manypets.com/uk/how-to-claim)

### How to make a claim

You can make a claim online any time through My Account

[manypets.com/uk/account](https://manypets.com/uk/account)

If you prefer to call to make a claim, our dedicated claims team is happy to help on **0345 646 1213**. We're open Monday to Friday 9am to 5pm.

### Important information about legal claims against you

If your pet is involved in an incident where you think you might be sued, please call us right away on **0345 646 1213**.

### Information we need before we can handle your claim

There's some information and documents we need before we can review and consider your claim. You can provide these documents when you make a claim through My Account.

- Invoices and receipts
- Your pet's clinical history
- Details of previous vets your pet has been registered with
- Proof of your previous insurance if you're claiming during a waiting period

We may ask you to provide other information when handling your claim. For example, details of any other insurance policy covering the same claim.

### Important

- If you're making a claim for anything that happened before cancelling your policy, you'll need to pay your full annual premium before we can pay your claim.
- We can't pay claims if you stop paying your premium.
- We'll also cancel your policy if it's in arrears for more than 3 weeks and we won't pay your claims. Please see section [6.3 Our right to cancel your policy](#) for more details.
- If you've made a claim and missed a payment, you'll need to pay your annual premium in full for that period of cover.

If you're struggling with paying your premium, please get in touch with us.

### How we share your information with your vet

- We may share details with your current and previous vets while handling your claim. We do this if we need to get information so we can review and consider your claim.
- Your vet may offer to register your claim for you. If they do, we'll share your data with them and register your claim. Please see section [6.5 How we use your information](#) for details on how we use your data.
- If your vet contacts us to check your cover before they treat your pet, we'll share details of your cover with them.





## 2. Before you join

### 2.1 Demands and needs

This policy meets the demands and needs of pet owners who need cover for new and on-going veterinary costs. It covers accident, illness and injury for the life of their pet.

### 2.2 Your insurance policy

The annual limits are per pet, and they refresh each year your policy renews

Your policy is a 12-month contract that starts on the date shown in your Insurance Certificate, unless we tell you otherwise

At renewal we may offer you further 12 months cover

If at renewal we offer you another 12 months of cover, we may change the terms and conditions. For example (not a complete list), changing excesses, co-payments and terms within this handbook. Future period of cover is not guaranteed, we'll let you know if we don't invite you to renew your policy, and why.

### 2.3 Your responsibilities

We aim to pay all claims that meet our terms and conditions. We may not pay claims that could have been avoided or that could have been less severe if you had carried out the responsibilities listed below. For example, if

your pet has an illness that could have been prevented by a vaccination or annual booster.

Your responsibilities are:

- To take your pet for an annual health check-up
- To follow your vet's advice
- To not delay treatment recommended by your vet
- To vaccinate your pet and provide an annual booster
- To not put your pet in risk or danger, neglect their health and safety, and/or deliberately put them at risk

### 2.4 Pets and people we don't cover

We aim to make our cover accessible to as many pets, and people, as possible. There are some pets and people we don't cover. These conditions apply before you buy your policy and throughout the life of your policy.

- Pets where you are not the owner and keeper
- Pets under the age of 4 weeks
- Pets that have ever been in a fight, or attacked or bitten anyone or another animal
- Pets that have been trained to attack
- Pets used to earn money or used in connection with any business
- Pets that are used for guarding, racing, coursing or fighting
- Breeds that are on this list [manypets.com/uk/terms-conditions/breeds-not-covered](https://manypets.com/uk/terms-conditions/breeds-not-covered)
- Dangerous dogs:
  1. Dogs or cross-breed of dogs listed in the Dangerous Dogs Act 1991 (DDA 1991)

## 2. Before you join

2. Dogs that appear similar to dangerous dogs listed in DDA 1991
  3. Dogs that must follow instructions from a court as part of a Contingent Destruction Order. Contingent Destruction Orders are set out in a specific section of the Dangerous Dogs Act 1991. These orders set out rules and measures a court can take in relation to you or your dog
- You have ever been declined insurance for your pet or had an insurance policy for your pet cancelled by an insurer
  - You currently have any unspent convictions for:
    1. Any kind of offence involving dishonesty or fraud
    2. Any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006

You need to let us know as soon as possible if any of these statements are wrong or change at any point as this could affect your cover.

## 2.5 Optional extras

Check your Insurance Certificate to see which optional extras you chose for your pets.

You can only add optional extras before your policy starts, or at renewal. Please get in touch if you would like to add any of the following optional extras:

- Death of Your Pet
- Missing or Stolen
- Travel cover
- MoneyBack



## 3. Your cover

### 3.1 Vet Fee cover

If you need to make a claim for vet treatment, we'll pay costs under this section up to your annual Vet Fee cover limit.

**You need to pay excess or co-payment in this section.**

Your Insurance Certificate tells you what excess and co-payment you chose for your pets.

3.1	Cover	Fixed For Life	MoneyBack
3.1.1	<b>Annual Vet Fee cover limit</b> ✓ = covered up to annual Vet Fee cover limit £ = covered up to the £ amount from annual Vet Fee cover limit ✗ = not covered	£7,000 (part of your £20,000 overall lifetime limit)	£7,000
3.1.2	<ul style="list-style-type: none"> <li>Fixed For Life policies have an overall lifetime limit of £20,000 for each pet. For more details, please see section <a href="#">5.7 Fixed For Life policy</a></li> </ul>		

3.1	Vet treatment	Fixed For Life	MoneyBack
3.1.3	Treatment recommended by a vet	✓	✓
3.1.4	Complications during routine treatment	✓	✓
3.1.5	Treatment by veterinary nurse or someone else supervised by a vet	✓	✓
3.1.6	Medication (including take home medication)	✓	✓

3.1	Vet treatment (continued from previous page)	Fixed For Life	MoneyBack
3.1.7	Investigations, tests and scans (including CT/MRI scans) to diagnose or monitor a condition	✓	✓
3.1.8	Necessary treatment of complications during your pet's first pregnancy <b>ⓘ This cover section has a 6-month waiting period from the start of your policy.</b>	✓	✓
3.1.9	Stem-cell treatment, gene therapy, transplant surgery with pre- and post-operative care, and prosthesis. If your vet recommends it and all other options have been exhausted	✗	✗
3.1.10	Treatment for pre-existing conditions. See section <a href="#">5.4 Pre-existing conditions</a> for more details	✗	✗
3.1.11	Food prescribed by a vet to treat a specific injury or illness	£200	£200
3.1.12	Emergency vet treatment abroad <b>+</b> Cover only available if optional extra selected. Check your Insurance Certificate to see if Travel cover option is included in your policy.  *EU includes: EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.	<b>+</b> In EU* (up to 90 days per year)	<b>+</b> In EU* (up to 90 days per year)

3.1	Conditions that can affect both sides of the body (also known as bilateral conditions)	Fixed For Life	MoneyBack
3.1.13	<p>Treatment for the following conditions is covered on both sides of the body:</p> <ul style="list-style-type: none"> <li>• Hip and elbow dysplasia</li> <li>• Luxating patella</li> <li>• Cruciate ligament damage</li> <li>• Otitis</li> <li>• Cherry eye</li> <li>• Entropion</li> </ul> <p>ⓘ <b>A 12-month waiting period may apply to this section. Please read the section below for more details.</b></p>	✓	✓
3.1.14	<ul style="list-style-type: none"> <li>• ‘Conditions that can affect both sides of the body’ are usually called ‘bilateral conditions’.</li> <li>• If your pet has never suffered from any of the conditions listed above before your policy starts, we’ll cover treatment for that condition on both sides of the body. A 12-month waiting period won’t apply.</li> <li>• If your pet has received treatment for one of the conditions listed above in the 24 months before your policy starts, the condition on that side is considered pre-existing. However, the same condition on other limbs or other side of the body won’t be considered pre-existing and will be covered after completing a 12-month waiting period.</li> <li>• The 12-month waiting period starts from the date your policy starts. You’ll only be able to claim for treatment that takes place after your pet has been on cover for 12 months, or after the first renewal, whichever is later.</li> </ul>		

### 3. Your cover

3.1	Behavioural and complementary treatment	Fixed For Life	MoneyBack
3.1.15	Pheromone treatment if prescribed by a vet to treat a behavioural condition	✓	✓
3.1.16	Behavioural treatment for mental or emotional disorders by a qualified behaviourist if referred by a vet List of approved qualifications and organisations we accept: <a href="https://manypets.com/uk/behavioural-treatment">manypets.com/uk/behavioural-treatment</a>	✓	✓
3.1.17	Treatment for hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy if recommended by a vet List of approved qualifications and organisations we accept: <a href="https://manypets.com/uk/complementary-treatment">manypets.com/uk/complementary-treatment</a>	£1,000	£1,000

3.1	Emergency out-of-hours treatment and house calls	Fixed For Life	MoneyBack
3.1.18	Out-of-hours treatment if a vet decides it's necessary and can't wait until next day	✓	✓
3.1.19	House calls if: <ul style="list-style-type: none"> <li>• your pet's condition is life-threatening, or</li> <li>• taking your pet to the vet surgery would put your pet in risk or danger</li> </ul>	✓	✓

### 3. Your cover

3.1	Dental	Fixed For Life	MoneyBack
3.1.20	Dental treatment prescribed by your vet due to accident	✓	✓
3.1.21	Crowns due to an accident	✓	✓
3.1.22	Dental treatment prescribed by your vet due to illness	✗	✗

3.1	Preventative treatment	Fixed For Life	MoneyBack
3.1.23	Routine or preventative healthcare	✗	✗

#### Things we don't cover under this section:

1. Treatment not prescribed by a vet. This includes any treatment for complications caused by non-prescribed treatment.
2. Any costs for treatments or services if you don't carry out your responsibilities set out in section [2.3 Your responsibilities](#). For example, we don't pay if a condition could have been prevented through an annual check-up, vaccination or annual booster.
3. Behavioural or complementary treatment provided by professionals not in our list of approved qualifications and organisations.
4. Pre-existing conditions.
  - If the condition is pre-existing and your pet is covered under a Pre-existing policy, we'll cover it if it meets the terms and conditions under section [5.4 Pre-existing conditions](#).
5. Treatment and services not covered under your cover (marked as ✗ in the tables above).
6. Treatment and services only covered under an optional extra where you haven't bought that optional extra.

7. Any costs you're charged abroad for any treatment of illnesses that you knew about, or should have known of, before you began your travel. If your pet is showing signs of a possible change in health, you should have these checked by a vet before you leave.
8. Any costs if you're travelling abroad to get treatment for your pet.
9. Medical conditions or complications related to breeding or pregnancies. This exclusion doesn't apply if:
  - The complications are due to a first pregnancy for that pet and the pet is covered under a Regular, Pre-existing or Complete policy.
10. Certain types of dental costs:
  - Routine scale and polish
  - Crowns, unless due to an accident
  - Anything that could have been prevented by an annual dental check up
  - Any dental treatment where you haven't followed the recommended treatment within 6 months
11. Routine or preventative healthcare. For example, vaccinations; flea, tick and worming treatments; neutering/spaying; and grooming and nailcare. This is not a complete list of routine and preventative healthcare services.
12. Any costs over your annual Vet Fee cover limit and/or sub-limit.
13. Any costs if waiting periods apply to your claim.
14. Your excess and/or co-payment.



## 3.2 Farewell

This cover helps with costs if your pet passes away or has to be put to sleep.

You don't pay excess or co-payment in this section.

3.2	Vet treatment	Fixed For Life	MoneyBack
3.2.1	Costs of putting your pet to sleep to prevent suffering due to illness or injury	£300	£300
3.2.2	Cremation or burial costs if your pet passes away or is put to sleep		

### Things we don't cover under this section:

1. Any costs if your pet is put to sleep due to behaviour issues or aggressive behaviour.
2. Any costs over your Farewell cover limit.
3. Pre-existing conditions.
  - If the condition is pre-existing and your pet is covered under a Pre-existing policy, we'll cover it if it meets the terms and conditions under section [5.4 Pre-existing conditions](#).
4. Any costs if waiting periods apply to your claim.

## 3.3 Death of Your Pet

This cover helps with the financial costs if your pet passes away.

- + Cover only available if optional extra selected. Check your Insurance Certificate to see if the Death of Your Pet cover option is included in your policy.

You don't pay excess or co-payment in this section.

Optional extra

3.3	Replacement costs	Fixed For Life	MoneyBack
3.3.1	The amount you first paid or donated for your pet	+ £1,500	+ £1,500
3.3.2	<ul style="list-style-type: none"> <li>• If you paid nothing for your pet, or you can't prove how much you paid, we'll pay you the market value of your pet. To work out the market value of your pet, we use their age, gender and breed on the date they passed away.</li> <li>• We'll pay these costs up to your Death of Your Pet cover limit.</li> </ul>		

### Things we don't cover under this section:

1. Any costs if your pet is 9 or over; unless your pet passed away, or was put to sleep, due to an accident.
2. Any costs if your pet is put to sleep due to behaviour issues or aggressive behaviour.
3. Any costs if waiting periods apply to your claim.
4. Treatment and services not covered under your cover (marked as ✗ in the tables above).
5. Pre-existing conditions.
  - If the condition is pre-existing and your pet is covered under a Pre-existing policy, we'll cover it if it meets the terms and conditions under section [5.4 Pre-existing conditions](#).

## 3.4 Missing or Stolen

This cover helps with the costs of looking for your pet if they are missing or stolen.

- + Cover only available if optional extra selected. Check your Insurance Certificate to see if the Missing or Stolen cover option is included in your policy.

You don't pay excess or co-payment in this section.

Optional extra

3.4	Advertising and reward	Fixed For Life	MoneyBack
3.4.1	Advertising costs for the safe return of your pet		
3.4.2	Up to twice the original cost of your pet as a reward for their return	+	+
		£1,500	£1,500
3.4.3	<ul style="list-style-type: none"> <li>If you paid nothing for your pet, or you can't prove how much you paid, we'll pay up to twice the market value of your pet as a reward. To work out the market value of your pet, we use their age, gender and breed on the date they were stolen or went missing.</li> <li>We'll pay these costs up to your Missing or Stolen cover limit.</li> <li>You must get our approval before offering this reward.</li> <li>This section shares the same cover limit with <a href="#">3.4. Replacement costs</a>.</li> </ul>		

3.4	Replacement costs	Fixed For Life	MoneyBack
3.4.4	The original cost of your pet if your pet is not found within 30 days of being lost or stolen	+	+
		£1,500	£1,500
3.4.5	<ul style="list-style-type: none"> <li>If you paid nothing for your pet, or you can't prove how much you paid, we'll pay you the market value of your pet. To work out the market value of your pet, we use their age, gender and breed on the date they were stolen or went missing.</li> <li>We'll pay these costs up to your Missing or Stolen cover limit.</li> <li>This section shares the same cover limit with <a href="#">3.4. Advertising and reward</a>.</li> </ul>		

#### Things we don't cover under this section:

1. Any advertising and/or reward costs if your pet is found or returned within 48 hours of disappearing.
2. Any rewards to your family or anyone who lives with you.
3. Any advertising and/or reward costs if your pet is missing or stolen while someone else was being paid to look after it.
4. Treatment and services not covered under your cover (marked as **X** in the tables above).
5. Any costs if your pet was stolen and you don't have a police reference number.
6. Any costs if your pet goes missing and you don't tell your vet.

### 3.5 Travel cover

This cover helps if your pet gets sick abroad. You can claim for emergency vet costs as well as additional travel costs caused by your pet being unwell.

We allow up to 90 days abroad for your pet each calendar year. If your pet has spent more than 90 (continuous or non-continuous) days abroad, this cover will stop from the 91st day.

+ Cover only available if optional extra selected. Check your Insurance Certificate to see if Travel cover option is included in your policy.

**You need to pay excess or co-payment for emergency vet treatment abroad.**

You don't need to pay excess or co-payment for all other claims in this section.

Optional extra

3.5	Travel cover - emergency vet treatment abroad	Fixed For Life	MoneyBack
3.5.1	Emergency vet treatment abroad *EU includes: EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.	+ In EU* (up to 90 days per year)	+ In EU* (up to 90 days per year)
3.5.2	Costs under this section are paid from <a href="#">3.1.1 Annual Vet Fee cover limit</a> . You need to pay excess and co-payment on any claims paid from your annual Vet Fee cover limit.		

3.5	Travel cover - other travel expenses	Fixed For Life	MoneyBack
3.5.3	Additional costs of bringing your pet home if your pet passes away abroad		
3.5.4	Additional costs of bringing your pet home if they are unable to travel home in the same way they left due to illness or injury		
3.5.5	<p>Costs of cutting your trip short, including cancelling travel and accommodation plans, due to your pet.</p> <p>We'll pay the portion of costs your travel or accommodation provider won't refund.</p>		
3.5.6	<p>Costs you can't recover if you need to cancel your holiday less than 14 days before travelling because your pet:</p> <ul style="list-style-type: none"> <li>• Suffers a life-threatening injury or illness</li> <li>• Goes missing or was stolen</li> <li>• Passes away</li> </ul> <p>We'll also pay for any change in costs if you need to rebook.</p>		
3.5.7	Extra quarantine kennelling, repeat treatments for your pet, replacement documents needed for your pet and extra accommodation and transport for you if you're delayed due to your pet		
3.5.8	Extra quarantine kennelling and repeat treatments if you're delayed for reasons unrelated to your pet		
3.5.9	Maximum 14 days of accommodation for you at the rate £50 a night under section 3.5.7		

#### Things we don't cover under this section:

1. Any costs if you have not followed local rules on taking your pet abroad. You can read these rules at: [gov.uk/taking-your-pet-abroad](https://www.gov.uk/taking-your-pet-abroad).
2. Any costs for treatments or services if you don't carry out your responsibilities set out in section [2.3 Your responsibilities](#). For example, we won't pay if a condition could have been prevented through an annual check-up, vaccination or annual booster.
3. Any costs if you travel to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO). FCDO travel advice is available at: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).
4. Any costs if you are travelling abroad to get treatment for your pet.
5. Pre-existing conditions. See section [5.4 Pre-existing conditions](#) for more details.
6. Any costs you're charged abroad for any treatment of illnesses that you knew about, or should have known of, before you began your travel. If your pet is showing signs of a possible change in health, you should have these checked by a vet before you leave.
7. Any transport and accommodation costs for you if you are delayed by something that is unrelated to your pet.
8. Any costs if your pet has spent more than 90 continuous or non-continuous days abroad. This cover will stop from the 91st day.
9. Treatment and services not covered under your cover (marked as **×** in the tables above).
10. Any costs if waiting periods apply to your claim.

## 3.6 Emergency Boarding

This section helps with pet minding costs if you or a family member are sick and need to stay in hospital.

You don't pay excess or co-payment in this section.

3.6	Emergency boarding	Fixed For Life	MoneyBack
3.6.1	<p>The costs of pet boarding, cattery, kennel or pet sitting if:</p> <ul style="list-style-type: none"> <li>You or your family member needs to be admitted to hospital urgently</li> <li>You have to stay longer than expected in the hospital due to a complication with your pregnancy</li> </ul>	£1,500	£1,500
3.6.2	Additional boarding, cattery, kennel or pet sitting costs arising from complications following a pre-planned treatment/admission		

### Things we don't cover under this section:

- Any boarding or sitting costs for pre-planned admissions, unless complications arise during the admission.
- Any boarding or sitting costs where the boarding business doesn't have a boarding license. Full details on the type of boarding businesses that need a license can be found on: [gov.uk/guidance/boarding-for-cats-or-dogs-licence-england](https://www.gov.uk/guidance/boarding-for-cats-or-dogs-licence-england)



## 3.7 Legal Claims Against You (dogs only)

This section helps with costs if someone brings legal action against you and/or your pet. For example, if your pet caused an injury to someone or damaged their property.

### Important

- If you find yourself in a legal dispute, or you think you might come into a dispute, we need to know as soon as possible so we can help.
- We will appoint lawyers to work on your behalf to resolve or prevent the dispute as appropriate.
- If you appoint your own lawyer to deal with a dispute, we may not be able to pay the costs.

**You need to pay £250 excess for each legal claim against you.**

3.7	Cover	Fixed For Life	MoneyBack
3.7.1	Annual legal cover limit (per incident)	£2m	£2m

3.7	Cover	Fixed For Life	MoneyBack
3.7.2	Costs of lawyers to defend you if legal action is taken against you for an incident relating to your pet	✓	✓
3.7.3	Settlement amounts or awarded damages if legal action against you is successful		
3.7.4	Incidents relating to your pet at your office workplace. We define office workplace as your regular place of work where you carry out office work and you do not interact with the general public, except your colleagues		

#### Things we don't cover under this section:

1. Any costs due an incident where you didn't follow relevant law, regulations or workplace rules.
2. Legal action for an incident that occurred while someone else was being paid to look after your pet.
3. Any incident in a workplace where the general public enters for business purposes. For example, shops, shopping centres, restaurants, schools, nursing homes, hairdressers etc.
4. Legal action is started by any of your family members or someone who lives with you.
5. Any incidents that relate to any of your employees.
6. Any claims where you have admitted it is your or your pet's fault.
7. You have not cooperated fully with us in defending any legal action against you, by providing any and all relevant information.
8. Any incidents outside the United Kingdom, the Channel Islands or Isle of Man.
9. Any costs related to a criminal court case.

## 3.8 MoneyBack

This section only applies to pets on our MoneyBack policy.

### When we pay MoneyBack:

We'll pay you back 20% of the annual premium you paid as "MoneyBack", each year that we don't pay you a claim.

### When we don't pay MoneyBack:

We don't pay MoneyBack (even if we didn't pay a claim), if you cancel your policy or remove a pet before your renewal date.

If you cancel your policy because your pet passed away or is missing or stolen, we can't pay your MoneyBack.

### How and when we pay your MoneyBack refund:

You can find full details on how and when we decide if we can pay your MoneyBack refund at [manypets.com/uk/terms-conditions/moneyback-process](https://manypets.com/uk/terms-conditions/moneyback-process)

### Important

If your pet needs treatment, we recommend you arrange it without delay.



## 4. How to

### 4.1 Keeping your details up to date

#### At the start of your cover

When you buy your ManyPets policy, we'll send you your Insurance Certificate and Pet Insurance Handbook.

Please read your Insurance Certificate carefully, it contains information you told us about you and your pets:

- Your:
  - Name
  - Address
  - Date of birth
- Your pet's:
  - species
  - breed
  - age
  - gender
  - neuter/spay status

If anything doesn't look right, please get in touch with us as soon as possible. We may not be able to pay your claim if we have incorrect information about you or your pet.

#### What do you do if your situation changes

If you move home, or your pet was neutered or spayed, you can update these details through My Account ([manypets.com/uk/account](https://manypets.com/uk/account)) or by contacting us:

Email: [support@manypets.com](mailto:support@manypets.com)

Tel: **0345 340 4090**

If you need to make a change or correct your or your pet's details at any point, please get in touch with us. We'll let you know if you need to pay more or are due a refund.

### 4.2 Adding a pet

If you would like to add a pet, you can do that through My Account ([manypets.com/uk/account](https://manypets.com/uk/account)) or by contacting us.

If you want to add a pet to your policy, you can do that at any point. There are a few things you should know:

- Your pet's cover will start from the date you ask us to start it
- Pets on the same policy renew at the same time
- Your new pet will have the same cover option and optional extras
- Your new pet will enjoy the full annual policy limits, even if you add your pet before renewal
- The same handbook we sent you at the start of your cover (or at renewal) will apply to your new pet
- Waiting periods apply from the date you add your new pet(s)

### 4.3 Making changes to your policy

#### Making changes at renewal

We'll write to you before your policy is due to renew. Please get in touch with us if you wish to make any of the following changes:

- Decrease your cover level
- Change your excess or co-payment
- Add or remove optional extras

#### Making changes at any time during your policy year

We can only make some changes during your policy year.

If you'd like to make changes to your policy at any time other than renewal, please get in touch with us and we'll let you know what's possible.

#### Decreasing your cover level

If you would like to decrease your cover limit at renewal, please get in touch with us.

We may not be able to decrease your cover limit during your current period of cover. You can get in touch with us to find out if we can help you with this.

#### Increasing your cover level

You may be able to increase your cover limit at renewal if you meet our conditions. If so, new medical conditions will be covered up to the new cover limit. However, the following limitations apply:

- Any condition you've claimed for in the 24 months before we increased your cover limit will be covered up to your previous limit
- If you claim for a new condition in the first 14 days of your cover limit increasing, we'll pay up to the previous limit

In both cases, if the condition is treatment, medication or advice free for 24 months, the new cover limit will apply.

### 4.4 Cancelling your policy and removing pets

If you change your mind about your cover, you can cancel your policy or remove any pet at any time.

#### Cancelling in the first 14 days

You have 14 days to change your mind from the date you bought your policy or received your insurance documents, whichever is later. This applies to every pet individually.

If you ask us to cancel your policy during this period, we'll cancel it from the start date, as if it never existed.

We'll refund your premium in full, unless we have paid a claim.

#### Cancelling after the first 14 days

If you ask us to cancel your policy after the first 14 days, we'll cancel it from the date you ask us to do it.

## 4. How to

If you pay monthly, we'll stop collecting any future payments from the date your policy stops. If you pay annually, we'll refund any premium for the unused period of your policy. If you need to claim for something that happened before we cancelled your policy, you'll need to pay the full annual premium upfront before we can pay it.

If we've paid a claim you'll need to pay the full premium before cancelling or removing a pet. We won't ask you to pay the remaining premium if:

- Your pet passed away
- Your pet went missing or was stolen, and was never recovered

### If you bought our MoneyBack policy

We won't pay your MoneyBack refund (even if we didn't pay a claim), if you cancel your policy or remove a pet before your renewal date.

## 4.5 How to make a complaint

We aim to give you the best experience every time. If something isn't quite right please let us know as soon as possible so we can fix it for you.

You can send us an email at [support@manypets.com](mailto:support@manypets.com) or give us a call on 0345 340 4090.

If you prefer, you can also reach us by post at: Complaints Manager, ManyPets, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom.

Once we receive your complaint, we'll aim to resolve it within 3 working days.

Where that isn't possible, your complaint will be passed to our specialist resolution team. They will send a written acknowledgement within 5 working days from when we first received your complaint.

The majority of our complaints are resolved within 4 weeks. If there is any change to this timeframe, we will update you and send a final response no later than 8 weeks from receipt of your complaint.

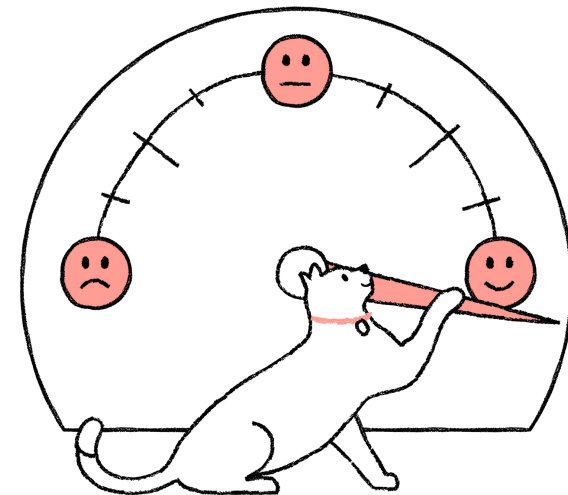
If you are not satisfied with the outcome, you can contact the Financial Ombudsman Service

By **Post**: Exchange Tower, London E14 9SR

By **Phone**: 0300 123 9123 or 0800 023 4567

By **Email**: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following the complaints procedure does not affect your rights to take legal action.



## 5. How your cover works

### 5.1 Your renewal and auto-renewal

If we offer you renewal terms, we'll automatically renew your policy so you don't lose any cover. We'll write to you before your policy is due to renew to let you know when your renewal is due, the price and terms for the next 12 months. If you don't want to continue your cover with us, please let us know.

### 5.2 Waiting periods

A waiting period is the period of time you must wait before you can claim on your policy. This is normal for pet insurance.

Waiting periods start from the date your policy starts. They also apply when a pet is added to a policy. You only have a waiting period in your pet's first year of cover with us.

The waiting periods on your policy apply to:

- Any accident or injury that happens within the first 48 hours of the cover starting
- Any illness your pet suffers from in the first 14 days of the cover starting (including if your pet passes away)

Claims declined due to a waiting period are considered pre-existing until your pet has been on cover for 12 months, or after the first renewal, whichever is later. You'll only be able to claim for these conditions once they are no longer considered pre-existing.

#### Good to know

We don't apply waiting periods if your pet was insured by another insurer for a minimum of 12 continuous months up to the date this policy starts. If this is the case, we'll ask you for proof of your previous insurance to confirm there was no gap in cover.

We only waive waiting periods that are mentioned in this section.

### 5.3 Excess and co-payment

Please read your Insurance Certificate to check which excess and co-payment apply to each of your pets.

We know excess and co-payment can be confusing. This section explains what excess and co-payment are, and how we apply them.

#### What are excess and co-payment

Excess and co-payment are a way to share the risk when you take out cover. This helps with lowering your premium.

Excess is a fixed amount you need to pay towards a claim. We take this from the claim before we pay it to you.

Co-payment is a percentage of claim costs that you are responsible for. We take this from your claim after we take the excess.

## 5. How your cover works

### How we apply excess and co-payment

- Your excess and co-payment are per pet
- You only pay excess once per year. Once we've taken your excess during your policy year, we won't take it again
- You pay co-payment on every claim

#### What happens when your policy renews after your pet's 9th birthday

- Your pet's co-payment will automatically be set at 20%
- And their excess will be a minimum of £69
  - If you already chose an excess of £69 or above for that pet, it will stay the same

We'll let you know about these changes when we write to you about your renewal.

### Example when you only have excess

Claim amount	Excess	Co-payment	Total
£250	£99	-	£151
What you pay			£99
What we pay			£151

### Example when you have excess and co-payment

Claim amount	Excess	Co-payment	Total
£250	£99	-	£151
£151	-	20% (£30.20)	£120.80
What you pay			£129.20
What we pay			£120.80



## 5.4 Pre-existing conditions

### What's a pre-existing condition

We define pre-existing conditions as:

- Anything your pet has had treatment, medication or advice for in the 24 months before your policy starts.
- Any condition that showed signs or symptoms in the 24 months before your policy starts and didn't receive treatment, medication, or advice.
- Any illness or injury that shows signs or symptoms and/or receives treatment, medication, advice during a waiting period ([5.2 Waiting period](#))

We consider advice to include anything a vet observed and recorded in your pet's clinical history.

So it's easier to read this section, we've bolded the term '**pre-existing condition(s)**'. When you see this term in bold, it means the above definition.

### When we cover pre-existing conditions

All our policies cover **pre-existing conditions** if 24 months have passed from the last date of treatment, medication or advice.

If the condition is **pre-existing** due to untreated signs or symptoms, or a waiting period, you'll be covered for treatment that takes place after the first renewal. Or after your pet has been on cover for 12 months, whichever is later.

Once we cover a condition, we'll continue to cover it. And, if a condition started after a waiting period, we'll never consider it pre-existing.

#### Example A

Monty suffered from pancreatitis 20 months before his policy started. 5 months after his policy started, Monty needed treatment for pancreatitis.

We can cover the condition up to the Vet Fee cover limit on any policy because Monty didn't receive any treatment, medication or advice for more than 24 months.

### When we cover pre-existing conditions (continued)

#### Example B

Monty started limping 1 month before his policy started. During this time, Monty didn't receive any treatment, medication, or advice for the condition (in this case, his condition is the signs and symptoms).

1 month after Monty's policy started, he needed treatment for his condition. Since his condition started before the policy started, we can't cover it or anything directly related to the signs or symptoms.

We can cover treatment for the condition and anything related to it if the treatment takes place after your pet has been on cover for 12 months. Or after the first renewal, whichever is later.

### 5.5 Pet health and wellbeing services

As a ManyPets customer you get access to a range of pet health and wellbeing services to help you look after your pet. You can find more details through My Account ([manypets.com/uk/account](https://manypets.com/uk/account)).

### 5.6 Claims we don't cover

#### Dual Insurance

If you make a claim that is also covered by another insurance policy, we'll only pay our share of the claim. You will need to provide details of your other insurance policy if we ask.

If you make a legal claim, we won't pay any legal claims against you or your pet that are insured by another policy.

#### Deadline for submitting your claims too late

You should submit your claims as soon as possible. We don't pay claims where invoices have been submitted more than 12 months after the date of treatment or service.

#### Other events we don't cover

Any claims caused by an epidemic, pandemic or notifiable disease as declared by:

- Department of Environment Food and Rural Affairs (DEFRA)
- Animal Health Act 1981

- World Health Organisation (WHO)
- Claims caused by war, radioactive contamination or terrorism.

### 5.7 Fixed For Life policy

This section only applies to pets on our Fixed For Life policy.

Your policy has a fixed premium and will never go up in price.

Your policy has an annual Vet Fee limit of £7,000 as part of an overall lifetime limit of £20,000 (for each pet). While your annual Vet Fee limit refreshes for each pet each year your policy renews, your overall lifetime limit never refreshes.

Your policy will end when you reach your overall lifetime limit of £20,000. This can happen at any time in your policy year. We will contact you to discuss alternative options before you reach your overall lifetime limit.

### 5.8 Definitions

We work hard to make our documents simple, clear and accessible. Where we can, we'll avoid using jargon by saying what we mean in plain English.

In some cases, we use terms with a defined meaning. We do this so this document is easy to read and we don't need to explain these terms repeatedly.

#### You/You're/Your

The person listed as the named policyholder in your Insurance Certificate.

### Family

Husband, wife, common law or civil partner, parents, grandparents, children, brothers or sisters.

### Vet

Veterinary Surgeon who is registered with the Royal College of Veterinary Surgeons to practice in the UK.

### Illness

Any disease, sickness, signs or symptoms, or infection suffered by your pet.

### Condition or medical condition

Any physical or mental health problem that is caused by an illness or injury that needs treatment to cure or alleviate symptoms.

### Treatment

Anything needed to diagnose, relieve, or cure a condition. Including:

- Examinations, therapies, consultations, surgeries or procedures carried out by a vet and/or nurse
- Any training or therapies provided by a behaviourist, therapist or vet
- Any advice provided by your vet. Advice means anything recorded in your pet's clinical history
- Medication or special diet prescribed by a vet

- Investigations, tests or monitoring needed to diagnose or monitor a condition

### Pre-existing condition

We define pre-existing conditions as:

- Anything your pet has had treatment, medication or advice for in the 24 months before your policy starts.
- Any condition that showed signs or symptoms in the 24 months before your policy starts and didn't receive treatment, medication, or advice.
- Any illness or injury that shows signs or symptoms and/or receives treatment, medication, advice during a waiting period ([5.2 Waiting period](#)).

### Accident

Sudden physical damage caused to or by your pet involving a person or an object.



## 6. The legal stuff

### 6.1 What happens if you give us incorrect information

It's your responsibility to make sure that details you provide when asking for a quote and/or taking out your policy are true and accurate.

You should only agree to any assumptions we make about you or your pet if you know those assumptions are correct.

If you provide incorrect information or agree to incorrect assumptions, this could affect the validity of your cover and/or our ability to pay your claims.

If we spot any incorrect information we'll let you know what options are available to you.

- If we wouldn't have offered you cover in the first place, we'll cancel your cover as if it never existed. We also won't pay your claim.
- If we can continue covering your pet, we may ask you to pay the correct premium or we may pay less towards your claim.

### 6.2 Fraud

It is very important that you provide us with correct information when taking out your insurance for your pet(s). If you purposely supply incorrect information, act dishonestly or make an exaggerated or false claim, we will:

- Void or cancel your policy
- Not pay your claim
- Keep any premiums from the date of the fraudulent claim

A voided policy means that your insurance will be cancelled from the date the fraud occurred.

If we discover a fraudulent claim, you will need to pay all claims money back to us from the date the fraud occurred. This would include any money we paid you for eligible claims made after the date the fraud occurred.

We are responsible for informing other organisations and relevant authorities of any fraudulent claims that you make. It is your responsibility to tell other insurers that we have cancelled your policy due to fraud.

### 6.3 Our right to cancel your policy

#### If you miss a payment

You need to keep up to date with your payments to keep your policy active. If you miss a payment we'll let you know by email and explain what you need to do and by when, to keep your policy active. If you need to make a claim we'll ask you for any outstanding policy payments before we can make a claims payment.

If you miss a payment, we'll keep trying to take payment. If after 3 weeks we're not able to collect your premium, we'll cancel your policy. And if we paid any claims, you'll need to pay the outstanding premium for that period of cover.

If you miss 3 payments in one year, we might ask you to pay the rest of the year's premiums up front to continue your cover.

If you are having trouble making your payments, please contact us as soon as you can. We can talk to you about options and reduce the risk of your policy being cancelled for non-payment.

### Other reasons

We can cancel this policy at any time by giving 14 days' notice. For example:

- We stop offering the policy you are on
- You made a misrepresentation when you bought your policy or made a claim
- Your situation changes and you can no longer meet the terms and conditions of your policy, specifically under section 'Pets and people we don't cover'

We'll refund any premiums that you have paid for the part of the policy year after the date of cancellation.

## 6.4 Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme if Wakam SA are unable to meet the liabilities under this policy. You can ask us for more information or visit [fscs.org.uk](https://www.fscs.org.uk).

## 6.5 How we use your information

ManyPets Ltd are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party.

We collect and process information about you in order to arrange insurance policies and to process claims.

Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers and/or professional advisors. Third parties also include our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our [Privacy Policy - manypets.com/uk/privacy-policy](https://manypets.com/uk/privacy-policy).

If you wish to contact us in relation to this notice, or data protection generally, please contact our data protection officer, whose details are provided below.

Our data protection officer: Natasha Crawley.

You can contact our data protection officer by email on [dpo@manypets.com](mailto:dpo@manypets.com). You can also contact them by post at ManyPets, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom. Please mark any post for the attention of the data protection officer.

This scheme is underwritten by Wakam SA. To find out how they will use your personal information, please go to this link which will detail their Information Notice. [wakam.com/en/privacy-policy](https://wakam.com/en/privacy-policy)

### 6.6 The Law and Language that applies and third parties

The law that applies to your policy is English law and the courts of England and Wales have exclusive jurisdiction to hear disputes arising under this policy.

If you're a resident of Scotland, Northern Ireland, the Channel Islands or Isle of Man, you can choose that the law of that jurisdiction will apply to this policy. In addition, the courts of that jurisdiction will hear disputes arising under this policy.

The language of the policy is English. Any communication about your policy will be in English.

A person who is not a party to this policy will not have any rights to enforce any term of this policy.

### 6.7 Underwriters and ManyPets

This scheme is underwritten by Wakam SA (Wakam). Wakam S.A. is a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés), operating in the UK, through its UK branch, whose principal place of business is 18th & 19th floors, 100 Bishopsgate, London, EC2N 4AG. Authorised and regulated by Autorité de Contrôle Prudentiel et de Résolution ((ACPR, 4 Place de Budapest CS 92459, 75436 Paris) – Siren 562 117 085; APE 6512Z) in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

More details on Wakam can be found on the Financial Services Register ([register.fca.org.uk](https://register.fca.org.uk)) under FCA registration number 517214. Wakam pay ManyPets a commission for each policy sold. The commission is based on a percentage of the insurance premium paid. ManyPets Ltd is authorised and regulated by the Financial Conduct Authority with reference number 652623. You can check this by visiting [register.fca.org.uk](https://register.fca.org.uk). ManyPets is an insurance intermediary and acts on behalf of Wakam. ManyPets does not provide advice or any personal recommendation about the insurance product offered.

**ManyPets**