

**ManyPets**<sup>®</sup> the new name for  
BOUGHTBYMANY

Pet Insurance

# Fixed For Life Policy



# Welcome

**We would like to offer you a warm welcome as a member of ManyPets and a big thank you for buying your pet insurance from us.**

We have designed our policies and customer service to be honest, friendly and easy to deal with. So whether you have any questions, compliments, problems or even complaints, we want to hear about them.

Policy documents can be a bit of a chore so we've tried to remove any jargon and confusing language to make it easy to understand. We're proud to say it is the first pet insurance policy in the UK to carry the Fairer Finance Clear and Simple document accreditation.

ManyPets aims to pay every valid claim we receive.

To make that happen we recommend you take a few minutes to read through the relevant sections of your policy wording.

It will help you understand what you are entitled to and make sure your claim is accepted. We exist to change insurance for the better.

We created our pet cover by listening to the needs, frustrations and suggestions of our members. They told us what was missing from existing policies, or what didn't work well.

If you have anything you would like to add to help shape future policies, or if there is anything you don't understand, we would love to hear from you.

## **Other pet health and wellbeing services**

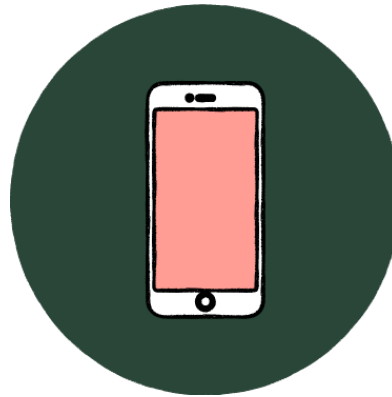
As a ManyPets customer you also get access to a range of pet health and wellbeing services to help you look after your pet. Full details can be found on our website.

## Get in touch

You can get in touch with our UK-based team via:



**Email:**  
support@manypets.com



**Phone us:**  
03453 40 40 90



**Social:**  
facebook.com/manypetsuk  
Twitter: @manypets\_uk  
Instagram: @manypets\_uk



**Claims:**  
Snap Claim online from  
My Account  
Or call us on 0345 646 1213

# 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 limit.

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

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 your policy wording to find out if any recommended treatment is covered by your policy.

## **Important!**

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

## **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. <http://manypets.com/uk/account>

# Contents

## **1. Your Fixed For Life pet insurance policy**

This section describes the pet(s) you have covered, lists your details and some important definitions of the policy.

## **2. How to**

Here we explain how you can make a claim, make a change, cancel your policy, make a complaint or contact us for anything else.

## **3. What we are not able to cover**

This section lists our 'general exclusions'. They are important to understand because we cannot cover them.

## ManyPets

### 4. How your policy works

We sell different types of policies and they work in slightly different ways. This section explains which policy type you have, and how it works.

### 5. Your cover

Cover if your pet needs medical treatment

Cover for legal claims against you and your pet

Cover for travelling abroad with your pet **(Only if option is selected)**

Cover if your pet is lost or stolen **(Only if option is selected)**

Cover if you have to say goodbye to your pet

Cover if your pet passes away due to accident or illness **(Only if option is selected)**

Cover if you need pet minding in an emergency

### 6. Legal information

Details of our cancellation rights, the Financial Services Compensation Scheme, our Data Protection policy, the Law and Language that applies, Anti-Fraud Measures, and our Underwriter.

# 1. Your Fixed For Life policy

# 1. Your Fixed For Life policy

This document contains the details of the insurance you have bought. It contains the cover options you selected when buying your insurance and explains in detail what the insurance does and does not cover.

This policy meets the demands and needs of individuals who require cover for new and recurring conditions up to £7,000 in each year you renew, with an overall limit of £20,000 throughout the life of your pet (your yearly limit is part of your overall limit). Your policy has a fixed premium and will never go up in price.

We will use this document when deciding whether to pay a claim so if anything does not look right, let us know as soon as possible.

Your policy starts on [*start date as chosen by customer*] and will run for 12 months. At renewal, we may offer you a further 12 months cover. If we do not offer an invitation to renew, we will let you know you and explain why. Where we have offered renewal, we may change the terms and conditions. This includes excesses, co-payment and the terms within this document. Your policy will renew automatically unless you tell us to stop the policy. We do this to make sure there are no gaps in your cover. We will contact you by email before renewal to remind you about this.

Your policy will also end when you reach your overall 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 limit.



## **ManyPets**

You must tell us as soon as possible if your or your pet's details are wrong. For example, your pet's breed, where you live, or your pet's date of birth is wrong.

If we need to correct any details on your policy this may affect your premium.

If your premium changes after correcting your details, your correct premium will never go up in price.

## ManyPets

### 1.1 Pets.

Whenever we say “your pet(s)” in the rest of the document, we mean the pet(s) listed below.

Photo	Pet's name	Pet's breed	Age when policy starts
	Monty	Labradoodle	1 year and 2 months
	Molly	Staffordshire Bull Terrier	2 years and 9 months

The policyholder is:

Policy holder	Phone no. <i>[Your</i>	Email	Address
<i>[Your name]</i>	<i>number]</i>	<i>[Your email</i>	<i>[Your address]</i>
		<i>address]</i>	

## 1.2 Your premium

Your total premium for this year is £*[we will put the price of your insurance here so you have a note of it]*.

## 1.3 Definitions we use

- When we say “you/you’re/your”, we mean the person listed above as the policyholder.
- When we say “family” we mean your husband, wife, common law or civil partner, parents, grandparents, children, brothers or sisters.
- When we say “vet” we mean a Veterinary Surgeon who is registered with the Royal College of Veterinary Surgeons to practice in the UK.
- When we say “illness” we mean any disease, sickness, signs or symptoms or infection suffered by your pet.
- When we say “condition” we mean any physical or mental health problem that is caused by an illness or injury that needs treatment to cure or alleviate symptoms.
- When we say “pre-existing condition” we mean:
  - Anything your pet has had treatment, medication or advice for in the 24 months before your policy starts.

## ManyPets

- 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.
- When we say "accident" we mean sudden physical damage caused to or by your pet involving a person or an object.
- When we say "overall limit" we mean the maximum amount you can ever claim per pet for all vet fees, no matter how long you have had a policy.
- When we say "treatment" we mean anything needed to diagnose, relieve, or cure a condition. We include examinations, therapies, consultations, surgeries or procedures carried out by a vet and/ or nurse. Training or therapies provided by a behaviourists, therapist or vet. Any advice provided by your vet, meaning recorded in your pet's clinical history. Medical or special diet prescribed by a vet for a specific illness or injury. Investigations, tests or monitoring needed to diagnose or monitor a condition.
- When we say "Bilateral condition" we mean hip and elbow dysplasia, luxating patella, cruciate ligament damage, otitis, cherry eye and entropion.

## 2. How to

## 2. How to

### 2.1 How to make a claim

#### How we handle claims

We aim to handle all claims as quickly as possible. We will keep you up to date on the process so that you know what is happening with your claim. We will need some information and documents before we can consider your claim. This information includes:

- 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. This could be details of any other insurance policy covering the same claim. If we cannot pay, we promise to explain why.

#### Making a claim

Make a Snap Claim online at any time!

You can find this option next to your policy from My Account (<https://manypets.com/uk/account/>).

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For vet fee claims:

- We may share details with your current and previous vets while handling your claims. 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 will share your data with them and register your claim. Please see section 6.2 How we use your personal information for details on how we use your data.
- If your vet contacts us to check your cover before they treat your pet, we will share details of your cover with them.
- If you prefer to call to make a claim, our dedicated claims team is happy to help on 0345 646 1213. Our

opening hours are Monday to Friday between 9am and 5pm.

For claims for legal action against you:

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

### **Important**

If you become aware of any incident that could lead to any legal disputes or third party claim against you or your pet, please call us immediately.

## ManyPets

Important information about keeping your policy active

- 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 6.1 [Cancellation by us](#) 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.



## 2.2 How to ask a question about a claim you have submitted

Our Snap Claims process means we seek to review your claim quickly for you, but we will always send you regular updates. You can also view the progress of your claim easily via the My Account area (<https://manypets.com/uk/account/>) on our website.

Once you have submitted a claim, you can speak directly to our dedicated claims team on this special number 0345 646 1213.

## 2.3 How to make a complaint

We aim to give you the best experience every time. But if something isn't quite right we want to hear from you so we can turn it around as soon as possible. You can send us an email at [support@manypets.com](mailto:support@manypets.com) or give us a call on 03453 40 40 90.

If you prefer you can also reach us by post, though it will naturally take a little longer. Write to us at:

Complaints Manager, ManyPets, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom.

Once we receive your complaint, our team will aim to resolve this for you 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 first receiving your complaint. We'll aim to send you a final response within 4 weeks.

## ManyPets

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.

## 2.4 How to cancel your policy.

You can cancel at any time by contacting us by phone: 03453 40 40 90 or in the My Account section of the ManyPets website (<https://manypets.com/uk/account/>). Log in using the details and password that you specified when you bought the policy. You can do this at any time.

## **2.5 Cancelling within the first 14 days**

You can cancel your policy within 14 days of the day you bought it or renewed it, or received your documents – whichever date is later. This is also known as your 'cooling-off period'. If you decide to cancel in this period, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded, with the exception of your pet passing away, or is lost or stolen and is never recovered.

## **2.6 Cancelling after 14 days**

You can cancel this policy with immediate effect.

If you decide to cancel after 14 days, we will refund premiums for the remaining length of the policy, unless you have made a claim. In the event of a claim and you pay monthly, you must pay the remaining premium up to the next renewal date. If you have paid annually, no premium will be refunded, with the exception of your pet passing away or is lost or stolen and is never recovered. 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.

## 2.7 How to make a change to your policy

You can change your policy via the My Account section of the ManyPets website (<https://manypets.com/uk/account/>).

Log in using the details and password that you specified when you bought the policy. Your policies will be shown and the option to make a change will be clearly marked, followed by simple on screen guidance. You can also call us on 03453 40 40 90 and we'll be happy to help.

### 3. What we are not able to cover

## 3. What we are not able to cover

The following conditions apply to you before you buy this policy and throughout the life of your policy.

### Waiting periods when you first buy

- The waiting periods below don't apply if:
  - i) 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 to give us details of your previous insurance to confirm there was no gap in cover.
  - ii) You are renewing your existing ManyPets policy.
- We're not able to pay a claim for any accident that occurs or is treated within in the first 48 hours of the policy.
- We're not able to pay a claim if your pet passes away due to illness in the first 14 days of the policy.
- We're not able to pay claims for any vet's fees incurred due to illness within the first 14 days of the policy.
- Conditions that occur within the waiting period will be considered pre-existing until your pet has been on cover for 12 months, or after the first renewal, whichever is later.

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- We're not able to pay for bilateral conditions in the first 12 months of the policy if the condition received treatment in the 24 months before your policy starts. We're unable to waive the waiting period even if you switch without a gap in cover.
- We're not able to pay claims if your pet suffers from complications during the first pregnancy within the first 6 months of the policy. We're unable to waive the waiting period even if you switch without a gap in cover.
- These periods also apply to a pet when it is added to the policy.

## **Submitting claims too late**

We are not able to pay claims if you make them more than one year after each date of treatment.

## **Claims covered by other insurance policies**

If you make a claim that is also covered by another insurance policy, you will need to provide details of the other insurance policy. We will only pay our share of the claim.

We are not able to pay any legal claims against you or your pet that are insured by another policy.

## Animals we are not able to cover

If your situation changes this may affect your eligibility for cover under this product.

- We are not able to cover pets where you are not the owner and keeper.
- We are not able to cover pets under the age of 4 weeks.
- We are not able to cover a pet that has ever been in a fight, or attacked or bitten anyone or another animal.
- We are not able to cover pets that have been trained to attack.
- We are not able to pay claims if you earn money from your pet or your pet is used in connection with any business.
- We are not able to cover pets that are used for guarding, racing, coursing or fighting.
- We are not able to cover
  - i) Breeds that are on this list [manypets.com/uk/terms-conditions/breeds-not-covered](https://manypets.com/uk/terms-conditions/breeds-not-covered)
  - ii) Dogs or cross-breed of dogs listed in the Dangerous Dogs Act 1991. The act considers Pit Bull Terriers, Japanese Tosa, Dogo Argentino and Fila Brasileiro, and any dogs that appear similar to these dogs, as dangerous dogs. In addition, we do not cover Czech Wolfdog, Saarloos Wolfhound or other Wolf hybrids.
  - ii) We are not able to cover dogs that must follow any 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.



## Claims caused by you

- We are not able to pay if you deliberately put your pet at risk, or neglect your pet's health and safety.
- We are not able to pay for claims if you deliberately harm or neglect your pet.
- We are not able to pay claims where you have not followed your vet's advice, or you delayed treatment your vet recommended.

## Customers we are not able to cover

If your situation changes this may affect your eligibility for cover under this product.

- We're not able to provide cover if you have ever been declined insurance for your pet or had an insurance policy for your pet cancelled by an insurer.
- We're not able to provide cover if you currently have any unspent convictions for:
  - i) Any kind of offence involving dishonesty or fraud.
  - ii) Any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006.

## **Other events we are not able to cover**

- We're not able to pay any claims caused by an epidemic, pandemic or notifiable disease as declared by:
  - i) Department of Environment Food and Rural Affairs (DEFRA).
  - ii) Animal Health Act 1981.
  - iii) World Health Organisation (WHO).
- We're not able to pay claims caused by war, radioactive contamination or terrorism.

## 4. How your Fixed For Life policy works

## 4. How your Fixed For Life policy works

### Multi-pet policy

You have bought a multi-pet policy for Monty and Molly. All of the limits described below are limits that apply to each pet separately.

### How this policy works for vet fees

#### Your overall £20,000 limit for vet's fees

This Overall Limit is the maximum amount you can ever claim per pet for all vet's fees, no matter how long you have had a policy. The Overall limit is £20,000 for any pet - this does not reset each year. If you do make claims that total £20,000 then the pet's policy will end.

You can check what your limits are, and how much you have used, at any time - please use the My Account section of our website or contact us.

## Yearly limit

We will pay up to £7,000 for all vet's fees in any one year.

Your Vet Fee cover is inclusive of the limits below:

- £1,000 for complementary treatments.
- £200 for food prescribed by a vet to treat a specific illness or injury.

When you renew your policy, the limit is reset so there is a new £7,000 to use again if it is needed. This is the case even if you made claims the year before. This means that valid claims can continue across years, as long as the limit is not reached.

### How this policy works for other claims

All other claims have their own specific limits on the maximum amount we will pay out in any one policy year. These limits are shown in each section in the rest of this document.

## Fixed For Life

### How Fixed For Life works

We will not change your premiums while you have a Fixed For Life policy with us. This means the following things will not change the premium you pay each year:

- Your pet getting older
- You making claims
- You moving address
- Vets charging more for what they do
- Us deciding that we want to change our premiums
- The government deciding that it wants to change the rate of Insurance Premium Tax (which insurers include in your premiums)

If you make a significant change to your policy like adding another pet or adding an optional cover, then the premium will change to reflect the extra cover.

If you have a gap in your cover for any reason you will lose your fixed premium. For example, if you decide not to renew or if you cancel your policy.

## 5. Your cover

## 5. Your cover

### Cover if your pet needs medical treatment

Unfortunately, your pet may fall ill or be injured and need treatment by a medical professional. This part of our cover helps you to pay for such bills.

#### **Important things you should be aware of**

- Pre-Existing conditions are a common cause of claims being turned down in this section. A pre-existing condition is anything that shows signs or symptoms or received treatment, medication or advice before or during the waiting period. We cover these conditions after the waiting period, as long as 24 months have passed since they last received treatment, medication or advice. We consider advice to include anything a vet observed and recorded in your pet's clinical history. Once we cover a pre-existing condition, we will continue to cover it as long as you renew your policy each year.



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*For example, Molly suffered from pancreatitis 20 months before her policy started. 5 months after her policy started, Molly needed treatment for pancreatitis. We can cover the condition because Molly didn't receive any treatment, medication or advice for more than 24 months.*

Any conditions that first occur after the waiting period are never treated as pre-existing as long as you renew your policy with ManyPets each year.

We'll cover pre-existing conditions due to untreated signs or symptoms, or a waiting period, if treatment takes place after your pet has been on cover for 12 months. Or after the first renewal, whichever is later.

*For example, 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 or 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.*

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- You must ensure that your pet has its annual check-up, a dental check-up every 12 months, and vaccinations so they remain healthy. If you don't, then claims will be rejected.

### Your limits

As you have a Fixed For Life policy, we will only pay claims up to the Overall Limit of £20,000. This is inclusive of the limits below:

The most we can pay for medical treatment and related costs is £7,000 per year. This is inclusive of the limits below:

The most we can pay for complementary treatments is £1,000 per year.

The most we can pay for any food prescribed by a vet to treat a specific illness or injury is £200 per year.

**As you have bought a multi-pet policy, the limits above are per pet.**

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### Your excess

- You will only need to pay your excess once a year.
- We will not pay claims that are below your excess.
- At the first renewal after your pet's 9th birthday you will have to pay 20% of the remaining claim after you've paid your excess.

The amount you pay depends on your policy, the options you have chosen and your pet's age(s). Your excesses are

Pet's name	Age category	Your excess
Monty	Under 9	£99 once per year + 0% of claims
Molly	Under 9	£99 once per year + 0% of claims

As you have bought a multi-pet policy, the excesses above are per pet.

## What we will pay for

### Veterinary treatment

- ✓ If a vet recommends treatment for your pet, we will pay the cost of that treatment.

The treatment must be carried out by a vet, a veterinary nurse or by someone else supervised by a vet.

- ✗ We will not pay for medical conditions or complications related to breeding or pregnancies after your pet's first pregnancy.

### Conditions that can affect both sides of the body (also known as bilateral conditions)

- ✓ We'll cover treatment for the following conditions, on both sides of the body, if you pet never suffered from them before your policy starts:

- Hip and elbow dysplasia
- Luxating patella
- Cruciate ligament damage
- Otitis
- Cherry eye
- Entropion

## ManyPets

- ✗ We're unable to cover bilateral conditions in the first 12 months of your policy if they received treatment in the 24 months before your policy starts. A 12-month waiting period only applies to specific conditions listed above that were treated in the 24 months before your policy starts.
- ✗ We're not able to pay claims for the conditions listed above if your pet has had treatment in the 24 months before your policy starts. The condition treated on that side of the body will be considered pre-existing. However, the same condition on other limbs or other side of the body will be covered if treatment takes place after the first renewal. In other words, after completing a 12-month waiting period.

## Behavioural treatments

- ✓ We will pay for behavioural treatment if your pet was referred to a behavioural specialist by a vet.  
Your pet's behavioural condition must be treated by someone who is a member of an organisation in our list. For a list of organisations please see: <https://manypets.com/uk/behavioural-treatment/>
- ✗ We will not pay for behavioural treatment if there hasn't been a change to the normal behaviour of your pet caused by mental or emotional state as a result of injury or illness.

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### Complementary treatment

- ✓ If your pet is diagnosed as needing hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay up to £1,000.

Complementary treatments must be carried out by a vet or someone who is a member of an organisation in our list. For a list of organisations please see: <https://manypets.com/uk/complementary-treatment>

### Advanced treatments

- ✗ We will not pay for stem-cell treatment, gene therapy, transplant surgery with necessary pre- and post-operative care, and prosthesis.

### Food

- ✓ We will pay the cost of food prescribed by your vet to treat a specific illness or injury up to the prescription food limit.

### Complications

- ✓ If there is a complication during routine treatment, we will pay for any treatment caused by that complication.
- ✗ We will not pay for any complications that may arise out of treatments that were not prescribed.

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### Emergencies

- ✓ If your vet decides out-of-hours treatment is necessary, we will pay out-of-hours costs.
- ✓ If the illness is life-threatening, or if moving your pet would endanger it, we will pay for house calls by a vet.
- ✗ We will not pay out-of-hours fees if your vet advises that your pet can wait until business hours without undue risk.
- ✗ We will not pay house calls by the vet if your pet can be treated at the surgery.

### Pregnancy

- ✓ We will pay for necessary treatment if there are complications during your pet's first pregnancy.
- ✗ We will not pay costs relating to routine pregnancy.
- ✗ We will not pay any costs where your pet is pregnant or falls pregnant before or during the first 14 days of the policy.
- ✗ We will not pay any costs charged in the first 6 months of your policy. This is also known as a waiting period.
- ✗ We will not pay any costs for pregnancies after your pet's first pregnancy.

### Dental

- ✓ We will pay for dental treatments prescribed by your vet due to an accident.
- ✓ We will pay for crowns only if needed due to an accident.

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- × We will not pay for dental treatments unless they are caused by an accident.
- × We will not pay for dental treatments where you have not followed the recommended treatment within 6 months.
- × We will not pay for routine scale and polish or crowns or anything that could have been prevented by an annual dental check up. This is important because regular check ups can help stop small problems turning into more complicated issues later.

## **Routine treatments or treatments that have not been prescribed**

- × We will not pay for any routine or preventative healthcare, for example, vaccinations, tick, worming and flea treatments, grooming and nailcare, spaying and neutering.
- × We will not pay for any treatments you choose that have not been prescribed by a vet.

## **Pre-existing conditions**

- × We will not pay for any costs relating to pre-existing conditions.



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### Pheromone treatments

- × Pheromones are a chemical compound, produced and secreted by an animal. They affect the behavior and development of other animals of the same species. We will not pay for costs of any pheromone treatments, unless they are prescribed by a vet to treat a behavioural condition.

## Cover for legal claims against you and your pet

Someone might bring a legal action against you and/or your pet. For example, if your pet caused an injury to someone or damaged their property. This section helps you with the costs that could result.

### Important things you should be aware of

Legal action and costs can be complex and difficult. 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. **Note that this cover only applies for dogs.**

### Your limits and excess

The most we can pay for a legal claim is £2,000,000 per incident. You will need to pay your £250 excess for each legal claim.

## What we will pay for

### Legal action and compensation due

- ✓ If legal action is taken for an incident relating to your pet, we will pay lawyers costs to defend you.
- ✓ If that legal action against you is successful, we will pay the settlement amounts or damages awarded, unless any laws, rules or regulations have been broken.
- ✗ We will not pay if legal action is taken for an incident that occurred while someone else was being paid to look after your pet.
- ✗ We will not pay any legal costs related to a criminal court case.

### Legal action involving family or your work

- ✓ We'll pay for legal claims against you for incidents relating to your pet at your office workplace, as long as you follow relevant laws, regulations or workplace rules. 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.
- ✗ We will not pay for any incidents in workplaces in which the general public enter for business purposes. For example, shops, shopping centres, restaurants, schools, nursing homes, hairdressers.
- ✗ We will not pay if the legal action is started by any of your family members or someone who lives with you.

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- × We will not pay for any incidents that relate to any of your employees.

### **Claims where you are at fault**

- × We will not pay if you or your pet break any laws, rules or regulations.
- × We will not pay for any claims where you have admitted it is your or your pet's fault.

### **Your cooperation**

- × We will not pay if you have not cooperated fully with us in defending any legal action against you, by providing any and all relevant information.

## Cover for travelling abroad with your pet (Only if option is selected)

This section helps you with some costs that can occur when travelling with your pet. For example, if they fall ill or go missing while abroad.

### Important things you should be aware of

- Please read the rules on taking your pet abroad at: <https://www.gov.uk/taking-your-pet-abroad>. Note that if you make a claim and you have not followed these rules, we will not be able to pay.
- Pre-existing conditions are a common cause of claims being turned down in this section. A pre-existing condition is anything that shows signs or symptoms or received treatment, medication or advice before or during the waiting period. We cover these conditions after the waiting period, as long as 24 months have passed since they last received treatment, medication or advice. We consider advice to include anything a vet observed and recorded in your pet's clinical history. Once we cover a pre-existing condition, we will continue to cover it as long as you renew your policy each year.

We'll cover pre-existing conditions due to untreated signs or symptoms, or a waiting period, if treatment takes place after your pet has been on cover for 12 months. Or after the first renewal, whichever is later.

## ManyPets

- You must ensure that your pet has its annual check-up, a dental check-up every 12 months, and vaccinations so they remain healthy. If you don't, claims will be rejected.

### Your limits and excess

Your UK vet fee cover extends in the EU.

The most we can pay for other unexpected costs due to your pet is £1,000 per year. This includes:

- Bringing your pet home
- Cutting your trip short
- Cancelling and rebooking your trip
- Delays

As you have bought a multi-pet policy, the limit above is per pet.

## What we will pay for

### Veterinary costs abroad

- ✓ The benefits of the “Cover if your pet needs medical treatment” section are extended to cover necessary treatments for your pet in the EU.

### Bringing your pet home

- ✓ We will pay the increased costs of bringing your pet home if your pet passes away abroad.
- ✓ We will pay the increased costs of bringing your pet home if they are unable to travel home in the same way they left due to illness or injury.

### Cutting your trip short

- ✓ If you need to come home early due to your pet, and cancel travel and accommodation plans, we will pay the portion of costs that you cannot get refunded.

## ManyPets

### Cancelling or rebooking your trip

- ✓ We will pay costs you cannot recover if you need to cancel your holiday because your pet suffers a life-threatening injury or illness within 14 days of travelling. We will also pay for any change in costs if you need to rebook. The same applies if your pet has gone missing or has passed away.

### Delays

- ✓ If you are delayed due to your pet, we will pay some of the costs this causes. The costs we will pay are extra quarantine kennelling, repeat treatments for your pet, replacement documents needed for your pet and extra accommodation and transport for you.
- ✓ If your journey is delayed by something that is unrelated to your pet, we will pay costs of extra quarantine kennelling and repeat treatments.
- ✗ If your journey is delayed by something that is unrelated to your pet, we will not pay for any costs of extra travel and accommodation.

### Maximum costs of accommodation

- ✗ We cannot pay for more than a maximum of 14 days accommodation at a rate of GBP 50 per night.



## ManyPets

### Maximum time abroad

- ✗ We allow up to 90 days abroad for your pet each calendar year. We cannot pay for a claim that happens from the 91<sup>st</sup> day onwards.

### Illness or injury that started before travelling

- ✗ We will not pay 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.

### Not following regulations

- ✗ We will not pay if you have not followed local rules on taking your pet abroad. You can read these rules at:  
<https://www.gov.uk/taking-your-pet-abroad>.
- ✗ We will not pay any claims if you travel to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO).

### Travel for treatment

- ✗ If you are travelling to get treatment for your pet abroad, we will not pay any costs for any medical treatments.

## ManyPets

### Pre-existing conditions

- ✗ We will not pay for any costs relating to pre-existing conditions.

## Cover if your pet is lost or stolen (only if option is selected)

Sadly, sometimes pets go missing or are stolen. This part of the policy aims to help with their safe return and the financial costs of this difficult time.

### Important things you should be aware of

Let us know as soon as possible after your pet goes missing - we can give some advice to help with their safe return.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

### Your limits and excess

The most we can pay for claims if your pet is lost or stolen is £1,500 per policy year. Advertising and Rewards section, and Replacement section share this limit.

You have no excess for claims if your pet is lost or stolen.

**As you have bought a multi-pet policy, the limit above is per pet.**

## What we will pay for

### Advertising and Reward

- ✓ If your pet is lost or stolen, we will pay advertising costs for the safe return of your pet.
- ✓ If your pet is lost or stolen, we will pay up to twice its original cost as a reward for its return.
- ✓ If your pet is lost or stolen but you didn't pay for your pet, we'll pay up to twice its market value as a reward for its return. 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. You must get our approval before offering this reward.
- ✗ We will not pay for any advertising and/or reward costs if your pet is found or returned within 48 hours of disappearing.
- ✗ We will not pay any rewards to your family or anyone who lives with you.
- ✗ We will not pay if your pet is lost or stolen while someone else was being paid to look after it.
- ✗ We will not pay any advertising and/or reward costs if your pet is stolen and you haven't made a report to the police and obtained a police report.
- ✗ We will not pay any advertising and/ or reward costs if your pet is lost and you haven't reported the loss to your vet.

## ManyPets

### Replacement

- ✓ If your pet is not found within 30 days of being lost or stolen, we will pay the original cost of your pet.
- ✓ If you paid nothing for your pet, or you cannot prove how much you paid, we will 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.
- ✗ We will not pay any replacement costs if your pet is stolen and you haven't made a report to the police and obtained a police report
- ✗ We will not pay any replacement costs if your pet is lost and you haven't reported the loss to your vet.

## Cover to help when you have to say goodbye to your pet

We understand it can be a difficult time if your pet passes away or is put to sleep due to illness or accident. This part of the policy helps you to cope with the financial costs of giving your pet an appropriate goodbye.

### **Important things you should be aware of**

You can make a claim up to a year after your pet passes away.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

### **Your limits and excess**

The most we can pay when your pet passes away or is put to sleep and is cremated and/or buried is £300.

You have no excess for claims if you have to say goodbye to your pet.

As you have bought a multi-pet policy, the limit above is per pet.

## What we will pay for

- ✓ If a vet recommends that your pet is put to sleep, we will pay the necessary vet's costs.
- ✓ We will pay for cremation and/or burial costs.
- ✗ We will not pay if your pet is put to sleep due to behaviour issues or aggressive behaviour.
- ✗ We cannot pay more than the £300 limit for this section.
- ✗ We will not pay under this section if your pet passes away or is put to sleep due to a pre-existing condition.
- ✗ We will not pay for any pet if the waiting period applies.

## Cover if your pet passes away due to accident or illness (Only if option is selected)

This part of the policy helps you to cope with the financial costs if your pet passes away or is put to sleep due to an accident or illness.

### Important things you should be aware of

You can make a claim up to a year after your pet passes away.

Any treatment your pet has before they pass away, if eligible, will be paid from the vet fee section of this policy.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

### Your limits and excess

The most we can pay if your pet passes away or is put to sleep due to accident or illness is £1,500.

You have no excess under this section for claims if your pet passes away or is put to sleep due to accident or illness.

As you have bought a multi-pet policy, the limit above is per pet.



## What we will pay for

- ✓ If one of your pets passes away or is put to sleep, we will pay you the amount you first paid or donated for them. We can only pay up to the limit shown above.
- ✓ If you paid nothing for your pet, or you cannot prove how much you paid, we will 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.
- ✗ We will not pay if your pet is put to sleep due to behaviour issues or aggressive behaviour.
- ✗ We will not pay costs of putting your pet to sleep, cremation or burial costs.
- ✗ We will not pay for any pets which are 9 years old or over that either pass away or is put to sleep due to illness.
- ✗ We will not pay for any pet if the waiting period applies.
- ✗ We will not pay for any pet if the pet passes away due to a pre-existing condition.

## Cover if you need pet minding in an emergency

If you or a family member are sick and need to be in hospital, it can be difficult to find the time to properly care for your pets. This part of the cover helps you with the cost of someone else looking after them.

### **Important things you should be aware of**

This cover is intended for unexpected visits to hospital. It does not cover pet minding fees if you are in hospital for a pre-planned admission.

You must make sure that any pet-sitter you use is licenced. The [government requires](#) a business to have a licence if it provides accommodation for pets away from the owner's home.

### **Your limits and excess**

The most we can pay for claims for emergency pet minding is £1,500 per policy year.

You have no excess for claims for emergency pet minding.

**As you have bought a multi-pet policy, the limit above is per pet.**

## What we will pay for

- ✓ If you or your family member needs to be admitted to hospital urgently, we will pay the costs or fees of pet boarding, cattery, kennel or pet sitting.
- ✓ If you have to stay longer than expected in the hospital due to a complication with your pregnancy, we will pay any pet minding costs.
- ✗ We will not pay for any pre-planned admissions unless a complication arises. In this case we will cover the additional cost arising from the complication.
- ✗ We will not pay if you are going to the hospital for a routine pregnancy.

# 6. Legal Information

## 6. Legal Information.

### 6.1 Cancellation by us

#### 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 and if we're not able to after 3 weeks we will cancel your policy. If we paid any claims, you'll need to pay the outstanding premium for the full policy year.

If you miss 3 payments in one year, we will ask you to pay the rest of the year's premiums up front to continue the 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 cancellations

## **ManyPets**

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

- We stop offering this product.
- 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, and more specifically under section 3. "What we are not able to cover".

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

### **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 is 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.

### **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 get more information by asking us or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **6.2 How we use your personal information**

ManyPets, 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 <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.

## ManyPets

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. <https://www.wakam.com/en/privacy-policy/>

## 6.3 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 are 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.

## 6.4 Fraud

It is very important that you provide us with correct information when taking out your insurance for your pet. 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.
- Retain 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. This may also mean you have to declare this to future insurers.

If we paid a claim to you that turns out was fraudulent, you will need to pay all claims money back to us from the date the fraud occurred.

The amount you would need to pay back would also include any eligible claims made after the date the fraud occurred.

We are also 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.

## 6.5 Underwriters and ManyPets

This scheme is underwritten by Wakam SA (Wakam) which is headquartered at 120-122 rue de Réaumur 75002 Paris, France. It is registered with the Paris Trade and Companies Register under number 562 117 085. Wakam is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Wakam is deemed authorised by the Prudential Regulation Authority (PRA) and subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website. 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 <https://register.fca.org.uk>. ManyPets Ltd is an insurance intermediary and acts on behalf of Wakam. ManyPets does not provide advice or any personal recommendation about the insurance product offered.