

# Important changes to your Complete policy.

We've made changes to our Complete policy. Please read this document carefully. If you have any questions, don't hesitate to contact us.

## Customer service

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

Call: 0345 340 4090 (Mon-Fri: 9am-7pm, Sat: 9am-5:30pm)

## Claims

Call: 0345 646 1213 (Mon-Fri: 9am-5pm)

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## OUR NEW UNDERWRITER

We changed our underwriter for policies starting or renewing on or after 1 January 2023. We're changing the underwriter for your policy from Great Lakes Insurance SE to Wakam SA.

You don't need to do anything when your policy renews. You'll continue to enjoy the same great products and service by ManyPets.

For your convenience, we've included Wakam's regulatory statement (section 6.5), which can also be found in your Policy Wording:

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 authorized and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Wakam is deemed authorized 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](http://register.fca.org.uk)) under FCA registration number 517214.

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## CHANGES TO OUR WORDING

These are changes we've made to our policy wording that won't affect your cover. They just make it easier to understand.

What we changed	Section
We've updated our Legal Information explaining how we will handle your policy and any claims if your or your pet's details are wrong.	6
We've clarified our cover for when you have to say goodbye to your pet. We're unable to pay claims under this section if your pet passed away due to a pre-existing condition, or the claim happened during a waiting period.	5
We've clarified how we work out the market value under 'Cover if your pet is lost or stolen' and 'Cover if your pet passes away due to accident or illness'. We use their age and gender at the time of incident to work out their market value.	5
We've clarified our cover for legal claims to confirm we will not pay any costs related to a criminal court case	5
We've clarified our behavioural treatments wording explaining we're only able to cover behavioural treatment due to changes to the normal behaviour, and mental or emotional state as a result of injury or illness	5
We've clarified that the £200 food prescribed by a vet must be for a specific illness or injury	4
We've clarified that we are unable to pay claims in which you have not followed your vet's advice	3
We've clarified when we're able to waive our waiting periods for illness or accidents. Previous cover must have been in place for a minimum of 12 months.	3
We've clarified how we will handle a cancellation request 14 days after your policy starting if you have made a claim. We've explained that you'll need to pay your annual premium in full if you're paying monthly, unless your pet passes away, or is lost or stolen and never recovered	2.6
We've updated the details on how to access your unlimited online consultations with a vet. You can access this service by logging into My Account: <a href="https://manypets.com/uk/account/">https://manypets.com/uk/account/</a>	Page 4
We've clarified how quickly we'll respond to your complaint. We'll acknowledge your complaint within 5 days from receiving your complaint.	2.3
We've removed the term 'cooling-off period' and replaced it with the following description: '14 days after you buy or renew your policy'.	2.5 and 2.6

What we changed (continued)	Section
We've added an explanation for 'Contingent Destruction Order' is under 'Animals we're not able to cover'.	3
We've clarified how we handle claims that are below your excess.	5
We've updated the cancellation section to explain what happens when you miss a payment.	6.1
We've updated the sub-section on Financial Services Compensation Scheme (FSCS) to make sure it's clearer.	6.1
We've replaced the Information Notice from Great Lakes Insurance SE with Wakam SA's Information Notice.	6.2
We've updated the 'Applicable law and Third parties' section. The law that applies to your policy is English law. And the language of your policy is English. Any communication about your policy will be in English.	6.3
We've clarified how we will treat your policy in the event of a fraud.	6.4
We've replaced Great Lakes Insurance SE's regulatory statement with Wakam Sa's statement.	6.5
Other small changes to grammar and wording throughout.	N/A

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## CHANGES TO YOUR COVER

These are changes we've made to our policy wording that could affect your cover and how you use it.

### Legal claims against you or your pet

We've changed the annual cover limit for legal claims from £3,000,000 to £2,000,000 per incident.

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

This part of the policy helps you to cope with the financial costs of giving your pet an appropriate goodbye. We've increased the cover limit from £150 to £300.

### Pre-existing conditions

- We've updated our pre-existing conditions definition.

The changes outlined below do not affect your renewing policy or how we will handle your pet's pre-existing conditions in the future. We're only making you aware of them.

- We clarified how we refer to the 24-month period. Instead of saying 'in the last 24 months' we now say 'in the 24 months before your policy starts'. This doesn't change how we will handle your claims.
- We've added 'signs or symptoms', and anything that happens during a waiting period, as characteristic. These new wordings will not affect your pets if they've been on cover for at least 12 months. As your policy is renewing, any pet that has been on cover for a minimum of 12 months at the time of renewal will not be affected by these new wordings.

**See next page for a copy of the old and new wordings.**

Old wording	New wording
<p>When we say “pre-existing condition” we mean anything your pet has had treatment, medication or advice for in the last 24 months. We consider advice to include anything a vet observed and recorded in your pet’s clinical history.</p>	<p>When we say “pre-existing condition” we mean</p> <ul style="list-style-type: none"> <li>• Anything your pet has had treatment, medication or advice for in the 24 months before your policy starts.</li> <li>• Any condition that showed signs or symptoms in the 24 months before your policy starts and didn’t receive treatment, medication, or advice.</li> <li>• Any illness or injury that shows signs or symptoms and/or receives treatment, medication, advice during a waiting period.</li> </ul>

(Section 1.2 Definitions we use)

## Other changes

- We've updated our policy wording and privacy policy to explain that we will share your data with your vet if they register a claim for you. This means we can review your claim faster. See section 2.1.
- We've added 'Other events we are not able to cover'.

We've made this change so it's clear that we will not provide cover for claims caused by any epidemic or pandemic, war, radioactive contamination or terrorism.

Old wording	New wording
Nil	<ul style="list-style-type: none"><li>• We're not able to pay claims caused by an epidemic, pandemic or notifiable disease as declared by:<ol style="list-style-type: none"><li>I. Department of Environment Food and Rural Affairs (DEFRA).</li><li>II. Animal Health Act 1981.</li><li>III. World Health Organisation (WHO).</li></ol></li><li>• We're not able to pay claims caused by war, radioactive contamination or terrorism.</li></ul>

(Section 3. What we are not able to cover)

- We've introduced a new cover section for conditions that can affect both sides of the body (also known as 'Bilateral conditions'). As you are renewing your policy, this new cover section won't affect you. However, if you've added a new pet to your policy before you received your renewal invite, this new cover could affect that pet. If your pet received treatment for one of the conditions listed below before being added to the policy, you'll need to wait for 12 months from the date the pet was added to the policy before we could cover treatment for that condition on another limb or other side of the body.
  - We define bilateral conditions as:
    - Hip and elbow dysplasia
    - Luxating patella
    - Cruciate ligament damage
    - Otitis
    - Cherry eye
    - Entropion

- Your policy covers complementary and behavioural treatments. We're only able to cover treatments provided by individuals that are certified by an organisation in our lists. We've replaced the list in the policy wording document with links to external pages.

We did this so we can regularly update the lists of organisations we recognise before your policy renews each year. We haven't added or removed organisations from the existing lists.

You can find the lists in the following links:

- Complementary treatments: [manypets.com/uk/complementary-treatment/](https://manypets.com/uk/complementary-treatment/)
  - Behavioural treatments: [manypets.com/uk/behavioural-treatment/](https://manypets.com/uk/behavioural-treatment/)
- We've updated our policy for legal claims relating to your place of work. We've clarified what type of workplaces are covered in the event of a legal action against you. We'll cover legal claims against you if you take your pet into your office. As long as you follow relevant laws, regulations and workplace rules. If you already take your dog to your workplace and it's not an office, we will not be able to cover any legal action against you. See section 5.

Old wording	New wording
Nil	<p>✓ 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.</p>
Nil	<p>✗ 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.</p>

Old wording (continued)	New wording (continued)
<p>✘ We will not pay for any incidents that relate to your business, work or any of your employees.</p>	<p>✘ We will not pay for any incidents that relate to any of your employees.</p>

(Section 5. Cover for legal claims against you and your pet)

- We've updated our Passing Away cover. We won't pay if your pet is put to sleep due to behaviour issues and/or aggressive behaviour. See section 5.
- If you have our optional Travel cover, we've added more detail to what we count as an 'unexpected cost' when travelling in the EU. See section 5.
- If you have our optional Death cover. We won't pay if your pet is put to sleep due to behaviour issues and/or aggressive behaviour. See section 5.
- We've updated our cover if your pet is Lost or Stolen. In the event your pet is stolen you must obtain a police reference number, and if your pet is lost or stolen you'll need to notify your vet.
- We've updated our Dental cover. We've added a new exclusion stating we will not cover dental treatment if you don't follow you vet's recommended treatment within 6 months.
- We've introduced a 6-month waiting period (from the policy start date) for our Pregnancy cover. This change doesn't affect you as you're renewing your policy. However, if you've added a new pet to your policy before you received your renewal invite, you'll need to wait for 6 months from the date the pet was added to the policy before we could cover treatment under this cover section.
- We've updated some of our definitions and introduced two new ones.

**See next page for a copy of the old and new wordings.**



Old wording	New wording
<p>When we say “illness” we mean any injuries, disease, sickness or infection suffered by your pet and diagnosed by a vet.</p>	<p>When we say “illness” we mean any disease, sickness, signs or symptoms or infection suffered by your pet</p>
<p>When we say “condition” we mean any illness that your pet had or needed treatment or medication for.</p>	<p>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.</p>
<p>Nil</p>	<p>When we say “Bilateral condition” we mean hip and elbow dysplasia, luxating patella, cruciate ligament damage, otitis, cherry eye and entropion.</p>
<p>Nil</p>	<p>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.</p>

(Section 1.3. Definitions we use)

- We’ve updated our wording on renewals and when we will offer them:

Old wording	New wording
Nil	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.

(Section 1. Your Complete 15K policy)