

# Important changes to Complete policies renewing from 01/04/2024

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-6pm, Sat: 9am-1pm)

## Claims

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

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## NEW DOCUMENTS

We've updated our insurance documents. Along with your renewal invite you received a new 'Insurance Certificate'. This new document gives you an overview of your cover and information we hold on you and your pets.

We've also replaced our bespoke policy wordings documents with a new handbook. This can be found in My Account.

The new handbook is a brand-new document. It was written and designed from the ground up. Many of these changes won't affect your cover. However, as you read through this letter, we'll highlight areas of your cover that have changed, including where new exclusions or conditions have been introduced.

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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.

### Cover to help when you have to say goodbye to your pet (section 3.4 Farewell)

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.
  - 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>We define pre-existing conditions as:</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 plan 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 (5.2 Waiting period).</li> </ul>

(Section 5.7 Definitions)

## Other changes

- We’ve introduced a new cover section for conditions that can affect both sides of the body (also known as ‘Bilateral conditions’). See section 3.1.
  - As you’re renewing your policy, this new cover section won’t affect you. However, if you add a new pet to your policy before you received your latest renewal invite, this new cover section 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	▪ Otitis
▪ Luxating patella	▪ Cherry eye
▪ Cruciate ligament damage	▪ Entropion

- We've updated our passing of your pet cover. We won't pay if your pet is put to sleep due to behaviour issues and/or aggressive behaviour. See section 3.2 and 3.3.
- We've updated our cover if your pet is Missing 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. See section 3.4.
- 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. See section 3.1.
- 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. See section 3.1.
- We've updated some of our definitions.

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><b>Illness</b> 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><b>Condition or medical condition</b> Any physical or mental health problem that is caused by an illness or injury that needs treatment to cure or alleviate symptoms.</p>

(Section 5.7. Definitions)

Old wording	New wording
Nil	<p><b>Treatment</b></p> <p>Anything needed to diagnose, relieve, or cure a condition. Including:</p> <ul style="list-style-type: none"> <li>• Examinations, therapies, consultations, surgeries or procedures carried out by a vet and/or nurse</li> <li>• Any training or therapies provided by a behaviourist, therapist or vet</li> <li>• Any advice provided by your vet. Advice means anything recorded in your pet's clinical history</li> <li>• Medication or special diet prescribed by a vet</li> <li>• Investigations, tests or monitoring needed to diagnose or monitor a condition</li> </ul>

(Section 5.7. Definitions)

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

Old wording	New wording
Nil	<ul style="list-style-type: none"> <li>• At renewal we may offer you further 12 months cover</li> <li>• 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 plan, and why..</li> </ul>

(Section 2.2 Your Insurance policy)

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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.	6.1
We've clarified our cover for when you have to say goodbye to your pet (Farewell cover). 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.	3.2
We've clarified how we work out the market value under 'Missing or Stolen cover' and 'Passing of Your Pet cover'. We use their age and gender at the time of incident to work out their market value.	3.4
We've clarified our cover for legal claims to confirm we will not pay any costs related to a criminal court case.	3.7
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.	3.1
We've clarified that the £200 food prescribed by a vet must be for a specific illness or injury.	3.1
We've clarified that we are unable to pay claims in which you have not followed your vet's advice or failed to carry out your responsibilities as pet owner.	2.3
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.	5.2
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.	4.4
We've updated section 6.7 'Underwriters and ManyPets' with the latest regulatory statement reflecting Wakam SA's authorisation status.	6.7