

Important changes to your Fixed For Life policy.

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

Customer service

Email: support@manypets.com

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

Claims

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

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 and subject to regulation by the FCA and limited regulation by the Prudential Regulation Authority. 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) under FCA registration number 517214.

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 the details on how to access your unlimited online consultations with a vet. You can access this service by logging into My Account: https://manypets.com/uk/account/	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
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

CHANGES TO YOUR COVER

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

Pre-existing conditions

- We've clarified our definition of pre-existing conditions.

We've made this change so it's clearer what conditions are considered pre-existing. You will not see any difference in how we handle your claims. We'll continue covering pre-existing conditions as if they were new, once they have been free from treatment, medication or advice for at least 24 months since they last had treatment.

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

(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">• We're not able to pay claims caused by an epidemic, pandemic or notifiable disease as declared by:<ol style="list-style-type: none">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.

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

- 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/
 - Behavioural treatments: 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>
<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.