

Important changes to your Liability Only policy.

We've made changes to our Liability Only 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

Email: service@manypets.com

Call: 0333 130 4552 (Mon-Fri: 9am-5pm)

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 clarified how quickly we'll respond to your complaint. We'll respond 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 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
Other small changes to grammar and wording throughout.	N/A

CHANGES TO OUR COVER

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

- 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	✓ 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.
Nil	✗ 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 for any incidents that relate to your business, work or any of your employees.	✗ We will not pay for any incidents that relate to any of your employees.

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

- Great Lakes Insurance SE (the underwriter for your insurance policy) has updated their Information Notice. We've updated the link to their Information Notice. See section 6.2.