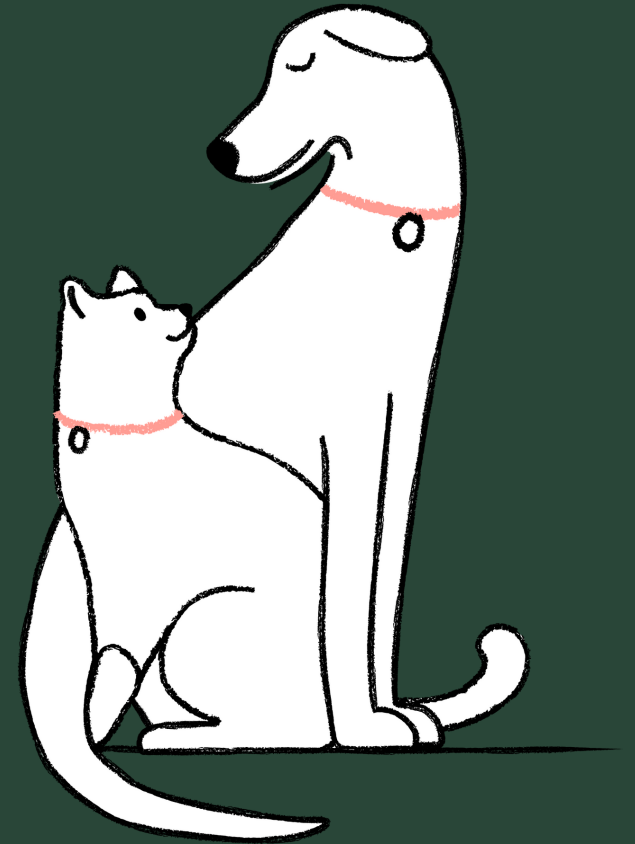


ManyPets

Pet Insurance Handbook

For policies starting or renewing on or after 1 October 2025



Welcome!

We're so happy to have you as a ManyPets customer. This is your Pet Insurance Handbook. In this document you'll find everything you need to know about how your insurance works.

You should read this document alongside **your** Insurance Certificate to find out what is - and isn't - covered by **your** policy.

Your Insurance Certificate will show you:

- **Your** personal information
- **Your** pet's details
- **Your** cover details
- Any optional extras
- The excess and/or co-payment for each pet
- The price (insurance premium)

If anything doesn't look right, please let **us** know as soon as possible. It's really important **we** have correct information or **we** might not be able to pay **your** claims.



Contact details

Why not try using the My Account zone?

You can make changes to **your** personal details, make claims 24/7, and download **your** policy documents.

If **you** still need to contact **us**, **you** can reach **us** through email or phone.



Unlimited pet health support

Speak to a registered veterinary professional - 24 hours a day, 365 days a year.

You can access this service through **your** [My Account area](#)

Customer Support

Tel: 0345 340 4090

Email: support@manypets.com

Opening hours

Mon-Fri: 9 AM - 5:45 PM

Sat: 9 AM - 12:45 PM

Claims

Tel: 0345 646 1213

Email: myclaim@manypets.com

Opening hours

Mon-Fri: 9 AM - 5 PM

My Account

manypets.com/uk/account

Social media

Facebook: manypetsuk

X: @manypets_uk

Instagram: @manypets_uk

Contents

Welcome!	2		
Contact details	3		
1. The basics	5		
1.1 Your cover at a glance	5		
1.2 Unlimited online pet health support	6		
1.3 Making a claim	7		
2. General conditions	9		
2.1 Demands and needs	9		
2.2 Your insurance policy	9		
2.3 Your responsibilities	9		
2.4 Claims against third parties	9		
2.5 Dual insurance	10		
2.6 Fixed For Life	10		
2.7 MoneyBack	10		
3. General exclusions	11		
3.1 Pets and people we don't cover	11		
3.2 Claims and costs we don't cover	11		
4. Your cover	14		
4.1 Vet Fee cover	14		
4.2 Farewell Cover	20		
4.3 Death of Your Pet Cover	21		
4.4 Missing or Stolen Cover	22		
		4.5 Travel Cover	24
		4.6 Emergency Boarding Cover	27
		4.7 Legal Claims Against You Cover (dogs only)	28
		5. How to	31
		5.1 Keeping your details up to date	31
		5.2 Adding a pet	31
		5.3 Making changes to your policy	32
		5.4 Cancelling your policy and removing pets	33
		5.5 How to make a complaint	34
		6. How your cover works	35
		6.1 Your renewal and auto-renewal	35
		6.2 Waiting periods	35
		6.3 Excess and co-payment	35
		6.4 Pre-existing conditions	37
		7. The legal stuff	39
		7.1 Definitions	39
		7.2 What happens if you give us incorrect information	40
		7.3 Fraud	40
		7.4 Our right to cancel your policy	41
		7.5 Financial Services Compensation Scheme	42
		7.6 How we use your information	42
		7.7 The Law and Language that applies and third parties	42
		7.8 Sanctions	43
		7.9 Underwriters and ManyPets	43

1. The basics

1.1 Your cover at a glance

This table shows a summary of what is covered under each cover type (for example, Regular) and the annual limits that apply.

Your Insurance Certificate tells **you** which policy and optional extras **you** chose for **your** pets.

More details about what is (and isn't) covered can be found in sections:

[3.1 Pets and people we don't cover](#)

[3.2 Claims and costs we don't cover](#)

[4. Your cover](#)

[6. How your cover works](#)

	Fixed For Life	MoneyBack	Excess & co-payment
Overall lifetime limit	£20,000	Not applicable	Not applicable
1. Vet Fee cover limit	£7,000	£7,000	Excess and co-payment apply to this section. Please see your Insurance Certificate for your excess and co-payment. For more details, see section 6.3 Excess and co-payment
1.a Dental illness	×	×	
1.b Dental accident	✓	✓	
1.c Behaviour treatment	✓	✓	
1.d Complementary treatment	£1,000	£1,000	
1.e Prescribed food	£200	£200	
1.f Advanced treatment	×	×	
1.g Complications of pregnancy	✓	✓	
1.h Emergency vet treatment abroad (up to 90 days per policy year)	✓ EU Only when you buy Travel cover	✓ EU Only when you buy Travel cover	
1.i Pre-existing cover	×	×	No excess or co-payment on these sections. For more details, see section 6.3 Excess and co-payment
2. Farewell	£300	£300	
3. Death of Your Pet	£1,500	£1,500	
4. Missing or Stolen	£1,500	£1,500	
4.a Advertising	✓	✓	
4.b Replacement costs	✓	✓	
5. Travel cover	£1,000 in EU Only	£1,000 in EU Only	
6. Emergency Boarding	£1,500	£1,500	
7. Legal Claims Against You	£2,000,000	£2,000,000	£250 per claim

1.a to 1.i are limits within '1. Vet fee cover limit'. All other features are in addition to vet fee cover limit. 4.a to 4.b are limits within '4. Missing or stolen' cover limit

1.2 Unlimited online pet health support

As a ManyPets customer, **you** can access advice from a registered veterinary professional on **your** mobile.

There's no excess to pay for using the service and it doesn't affect **your** Vet Fee cover limit.

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

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: manypets.com/uk/account

Here are some of the things the service may be able to help **you** with:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Change in **your** pet's normal behaviour

You can also access advice for things not covered by **your** insurance, for example, preventative care or nutrition.

Please check this document alongside **your** Insurance Certificate to find out if any recommended **treatment** is covered by **your** policy.

Important

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

1.3 Making a claim

You can find **our** step-by-step guide on how to make a claim on:

manypets.com/uk/how-to-claim

How to make a claim

You should make any claim online through My Account. **Your vet** may also offer to register **your** claim for **you** via **our** Vet Portal.

manypets.com/uk/account

If **you** prefer to call to make a claim, **our** dedicated claims team is happy to help on **0345 646 1213**. **We're** open Monday to Friday 9am to 5pm.

Important information about legal claims against you

If **your** pet is involved in an incident where someone might bring a legal claim against **you**, please call **us** right away on **0345 646 1213**.

You must not accept responsibility for any incident involving **your** pet – if **you** do so, **we** may not cover **your** claim under this policy.

Information we need before we can handle your claim

There's some information and documents **we** need before **we** can review and consider **your** claim. **You** can provide these documents when **you** make a claim through My Account.

We'll tell **you** what information and documents **we** need from **you** when **you** make a claim. These might include:

- 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
- Travel documents and clinical history from abroad if **your** pet has been brought into the UK from an overseas territory

We may ask **you** to provide other information when handling **your** claim. For example, details of any other insurance policy covering the same claim.

Important

- If **you've** cancelled **your** policy and **you're** making a claim for anything that happened before cancelling it, **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, even if **you've** been paying in monthly instalments. **We'll** also cancel **your** policy if **you** haven't paid **your** premium for 3 weeks. Please see section [7.4 Our right to cancel your policy](#) for more details.
- If **you've** made a claim and missed a payment, **you'll** need to pay **your** annual premium in full for the entire **policy year**.

⚠ If **you're** struggling with paying **your** premium, please get in touch with **us**.

How we share your information with your vet

- **We** may share **your** details with **your** current and previous vets while handling **your** claim. **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**’ll share **your** data with them and register **your** claim. Please see section [7.6 How we use your information](#) for details on how **we** use **your** data.
- If **your vet** contacts **us** to check **your** cover before they treat **your** pet, **we**’ll share details of **your** cover with them.



2. General conditions

2.1 Demands and needs

This policy meets the demands and needs of pet owners who need cover for new and on-going **medical conditions**. It covers **accident, illness** and injury up to an annual limit that refreshes each year **you** renew **your** policy.

2.2 Your insurance policy

- The annual limits are per pet, and they refresh each year **your** policy renews
- **Your** policy is a 12-month contract that starts on the date shown in **your** Insurance Certificate, unless **we** tell **you** otherwise
- At renewal **we** may offer **you** a further 12 months cover
- 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** policy, and why.

2.3 Your responsibilities

We'll pay all claims that meet **our** terms and conditions. **We** may not pay claims that could have been avoided or that could have been less severe if **you** had carried out **your** responsibilities. **Your** responsibilities are to:

- take **your** pet for an annual health check-up

- follow **your vet**'s advice
- not delay **treatment** recommended by **your vet**
- vaccinate **your** pet and provide an annual booster
- not put **your** pet in risk or danger, neglect their health and safety, and/or deliberately put them at risk
- comply with all applicable laws and regulations

Example: **Your** cat wasn't vaccinated for Feline Infectious Enteritis, which is a vaccine all cats are recommended to have. 7 months after **your** policy starts, **your** cat is diagnosed with Feline Infectious Enteritis. **We** may not cover this claim as it could have been prevented with a vaccine.

2.4 Claims against third parties

If another party is responsible for a claim **we** paid for or **you're** entitled to money from another party (including insurance company), **we** have the right to take action. This means:

- **We** can take action against the other party in **your** name and to recover costs **we** have paid for **your** claim(s).
- **We** can ask **you** to return any money **we** paid for **your** claim(s) if **you** received money from a another party for the same claim(s).

Things **you** must do:

- Let **us** know as soon as possible if **you** intend to take action against another party for any claims **we**'ve paid for.
- Help **us** if **we** take action against another party.

2.5 Dual insurance

If **you** make a claim that is also covered by another insurance policy, **we**'ll only pay **our** share of the claim. **You**'ll need to let **us** know if **you** are covered under another insurance policy when **you** make a claim. And if **we** ask, provide details of **your** other insurance policy.

If someone brings a claim against **you**, **we** won't pay any legal claims if **you** or **your** pet is insured or covered by another insurance policy.

2.6 Fixed For Life

This section only applies to pets on our Fixed For Life policy.

Your policy has a fixed premium and will never go up in price.

Your policy has an annual Vet Fee limit of £7,000 as part of an overall lifetime limit of £20,000 (for each pet). While **your** annual Vet Fee limit refreshes for each pet each year **your** policy renews, **your** overall lifetime limit never refreshes.

Your policy will end when **you** reach **your** overall lifetime 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 lifetime limit.

2.7 MoneyBack

This section only applies to pets on our MoneyBack policy.

When we pay MoneyBack:

We'll pay **you** back 20% of the annual premium **you** paid as "MoneyBack", each **policy year** that **we** don't pay **you** a claim.

When we don't pay MoneyBack:

- **We**'ve paid a claim during a **policy year**
- **You** cancel **your** policy or remove a pet before **your** renewal. **We** won't pay MoneyBack refund - even if **we** didn't pay a claim - for the period **you**'ve been on cover
- **We** cancel **your** policy because **your** pet passed away or is missing or stolen.
- **We** cancel or void **your** policy for another reason set out in sections [7.3 Fraud](#) and [7.4 Our right to cancel your policy](#)

How and when we pay your MoneyBack refund:

You can find full details on how and when **we** decide if **we** can pay **your** MoneyBack refund at manypets.com/uk/terms-conditions/moneyback-process.

3. General exclusions

3.1 Pets and people we don't cover

We aim to make **our** cover accessible to as many pets, and people, as possible. There are some pets and people **we** don't cover. These exclusions apply before **you** buy **your** policy and throughout the life of **your** policy.

See list below for pets and/or people **we** do not cover.

- ✗ **You're** not the owner and keeper of the pet. Being the owner and keeper means, **your** pet lives with **you** and **you're** the person registered at the **vet**
- ✗ Pets under the age of 4 weeks
- ✗ Pets that have ever been in a fight, or attacked or bitten anyone or another animal
- ✗ Pets that have been trained to attack, bite or guard
- ✗ Pets used to earn money or used in connection with any business
- ✗ Pets that are used for guarding, racing, coursing or fighting
- ✗ Breeds that are on **our** excluded breed list: manypets.com/uk/terms-conditions/breeds-not-covered
- ✗ Dangerous dogs, defined as:
 1. Dogs or cross-breed of dogs listed in the Dangerous Dogs Act 1991 (DDA 1991)
 2. Dogs that appear similar to dangerous dogs listed in DDA 1991
 3. Dogs subject to 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

- ✗ Pets that have been pregnant, or given birth more than three times
- ✗ **You've** ever been declined a pet insurance policy or had a pet insurance policy cancelled by an another insurer
- ✗ **We** previously cancelled or voided **your** policy, unless due to non-payment. See section [7.4 Our right to cancel your policy](#) for more details.
- ✗ **You** live less than 180 days in the UK, Channel Islands or Isle of Man during a **policy year**
- ✗ **You** currently have any unspent convictions for:
 1. Any kind of offence involving dishonesty or fraud
 2. Any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006

3.2 Claims and costs we don't cover

You need to let **us** know as soon as possible if any of these statements apply to **you** or **your** pet(s) as this could affect **your** cover. For example, **you** dog has bitten anyone, or **your** pet has recently given birth for the fourth time.

3.2.1 Submitting your claims too late

- ✗ **We** don't pay claims where invoices have been submitted more than 6 months after the date of **treatment** or service. **You** should submit **your** claims as soon as possible.

3. General exclusions

3.2.2 Events we don't cover

- ✗ **We don't cover any claims caused by:**
 - o an epidemic, pandemic or notifiable disease as declared by World Health Organisation (WHO)
 - o a disease notifiable to the Department of Environment Food and Rural Affairs (DEFRA)
 - o any disease relating to a government order or declaration under the Animal Health Act 1981
 - o war, radioactive contamination or terrorism.

3.2.3 Waiting periods

- ✗ Any claims where a waiting period applies.
 - o Some waiting periods apply on all claims and cover sections. For more information, please see [6.2 Waiting periods](#).
 - o Some waiting periods are specific to cover sections. In that case, we only talk about them in section [4. Your cover](#).

3.2.4 Experimental or unproven treatment

- ✗ Any costs for **treatment** where:
 1. there is no wide body of evidence on the effectiveness of the **treatment**
 2. it's part of a trial, or
 3. it's not in line with Royal College of Veterinary Surgeons guidelines
- ✗ Any costs for complications as a result of experimental or unproven **treatment**

- ✗ Any costs for medicine or supplement that has not been authorised or regulated by the the Veterinary Medicines Directorate (VMD) in compliance with the Veterinary Medicines Regulations (VMR). **We** will not cover any complications resulting from these medications or supplements being used, even if they are prescribed by **your vet**.

3.2.5 Transportation and accommodation costs

- ✗ Any costs to transport **your** pet to a clinic or hospital
- ✗ Any accommodation or transport costs if **your** pet is treated away from **your regular vet**
- ✗ Any transport or accommodation costs charged by service providers to treat **your** pet

3.2.6 Preventative treatment

- ✗ **We don't pay for the following preventative treatments:**
 - o Preventative surgery and procedures, including complications due to preventative surgery or procedures
 - o Vaccinations
 - o Flea, tick and worming
 - o Neutering/spaying
 - o Grooming and nail care

3.2.7 Pre-existing conditions

- ✗ **Pre-existing conditions**, except if **your** pet is covered under **our** Pre-existing policy or the **medical condition** becomes eligible for cover at a later date. See section [6.4 Pre-existing conditions](#).

3. General exclusions

3.2.8 Costs we don't pay

- ✗ Any fees charged by vets, clinics or hospitals that are not part of the **treatment**. For example (not a complete list):
 1. Admin, registration or referrals fees
 2. Fees to complete forms, handle **your** claim on **your** behalf or to answer **our** questions
- ✗ Claims that fall under an optional extra where **you** haven't bought that optional extra
- ✗ **Your** excess and/or co-payment
- ✗ Any costs over **your** cover limits and/or the cover level limits. See section [1.1 Your cover at a glance](#).
- ✗ Costs **you** incur before **your** policy starts
- ✗ Costs **you** incur after **your** policy ends

3.2.9 Excessive treatment

- ✗ **We** won't pay costs related to **treatments** that are considered excessive. **Treatment** could be considered excessive when:
 - o Less invasive **treatment** is not considered or attempted
 - o The recommended **treatment** is likely to result in poor recovery, unnecessary suffering or lead to poor quality of life

Where **we** believe the **treatment** is excessive, **we** may ask for a second opinion. If **we** ask for a second opinion, **we'll** pay for it.

3.2.10 You're unable to provide evidence

- ✗ **You're** unable to provide evidence that **your** claim meets the terms and conditions of **your** policy, e.g., medical history, receipt and/or invoices
- ✗ **You** don't have relevant medical history and **we** suspect that **your** pet's **medical condition** is pre-existing. In that case, **we'll** decline **your** claim if:
 1. **you** told **your vet** or any other staff member that the previous owner or charity confirmed medical history;
 2. **you** told **us** the previous owner or charity told **you** about medical history; or
 3. **we've** concluded that signs or symptoms would have been visible based on the severity and progression of the **medical condition**.
- ✗ **Treatment** provided to **your** own pet by **you** as a veterinary professional. **We'll** only cover this if another registered veterinary professional logs the clinical notes and **we** have the full medical history.
- ✗ Any costs for medication purchased online by **you** or a **family** member without a written prescription provided by a **vet**.

3.2.11 Delayed treatment

- ✗ Any costs to do with delaying **treatment**.

Example: **Your** pet needs to stay in a clinic or hospital for multiple nights because **you** decide to delay planned **treatment**. Any additional costs incurred because of the delay will be declined.

3.2.12 Second opinion

- ✗ Second opinions, unless **we** ask for one.

4. Your cover

4.1 Vet Fee cover

If **you** need to make a claim for **vet treatment**, we'll pay costs under this section up to **your** annual Vet Fee cover limit.

You need to pay excess or co-payment in this section.

Your Insurance Certificate tells **you** what excess and co-payment **you** chose for **your** pets.

4.1	Cover	Fixed For Life	MoneyBack
4.1.1	Annual Vet Fee cover limit ✓ = covered up to annual Vet Fee cover limit £ = covered up to the £ amount within the annual Vet Fee cover limit ✗ = not covered under your policy	£7,000 (part of your £20,000 overall lifetime limit)	£15,000
4.1.2	• Fixed For Life policies have an overall lifetime limit of £20,000 for each pet. For more details, please see section 2.6 Fixed For Life .		

4.1	Vet treatment	Fixed For Life	MoneyBack
4.1.3	Treatment of a medical condition by a vet	✓	✓
4.1.4	Treatment of complications due to acute or chronic medical conditions	✓	✓
4.1.5	Treatment by veterinary nurse or a qualified/licensed person supervised by a vet	✓	✓
4.1.6	Medication (including take home medication)	✓	✓

4.1	Vet treatment (continued from previous page)	Fixed For Life	MoneyBack
4.1.7	Investigations, tests and scans (including CT and MRI scans) to diagnose or monitor a medical condition	✓	✓
4.1.8	Treatment of complications during your pet's first and only pregnancy ⓘ This cover section has a 6-month waiting period from the start of your policy.	✓	✓
4.1.9	Stem-cell treatment , gene therapy, transplant surgery with pre- and post-operative care, and prosthesis. We'll only cover these treatments if they meet all of the following conditions: • your vet recommends that treatment • treatment is likely to lead to full recovery with a good quality of life • treatment is in the pet's best interest, and • all other options have been exhausted	✗	✗
4.1.10	Treatment for pre-existing conditions. See section 6.4 Pre-existing conditions for more details	✗	✗
4.1.11	Food prescribed by a vet to treat a specific injury or illness	£200	£200

4. Your cover

4.1	Vet treatment (continued from previous page)	Fixed For Life	MoneyBack
4.1.12	Emergency vet treatment abroad + Cover only available if optional extra selected. Check your Insurance Certificate to see if Travel Cover option is included in your policy. * EU includes: EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.	+ In EU* Only (up to 90 days per policy year)	+ In EU* Only (up to 90 days per policy year)

4.1	Emergency out-of-hours treatment and house calls	Fixed For Life	MoneyBack
4.1.13	Out-of-hours treatment if your pet suffers from a medical emergency	✓	✓
4.1.14	House calls if: • your pet's medical condition is an emergency, or • taking your pet to the vet surgery would put your pet in risk or danger	✓	✓

4.1	Dental	Fixed For Life	MoneyBack
4.1.15	Dental treatment prescribed by your vet due to an accident	✓	✓
4.1.16	Crowns due to an accident	✓	✓
4.1.17	Dental treatment prescribed by your vet due to illness	✗	✗

4.1	Conditions that can affect both sides of the body (also known as bilateral conditions)	Fixed For Life	MoneyBack
4.1.18	Treatment for the following medical conditions is covered on both sides of the body: • Hip and elbow dysplasia • Luxating patella • Cruciate ligament damage • Otitis • Cherry eye • Entropion ⓘ A 12-month waiting period may apply to this section. Please read the section below for more details.	✓	✓
4.1.19	• ‘Conditions that can affect both sides of the body’ are usually called ‘bilateral conditions’. • If your pet hasn’t suffered from the medical conditions listed above in the 24 months before your policy starts, we’ll cover them on both sides of the body. A 12-month waiting period won’t apply. • If your pet suffered from one of the medical conditions listed above in the 24 months before your policy starts, the medical condition on that side of the body is pre-existing. However, the same medical condition on other limbs or other side of the body won’t be considered pre-existing and will be covered after completing a 12-month waiting period. A 12-month waiting period also applies to Pre-existing policies. • The 12-month waiting period starts from the date your pet’s cover starts. You’ll only be able to claim for treatment that takes place after your pet has been on cover for more than 12 months.		

4. Your cover

4.1	Behavioural and complementary treatment	Fixed For Life	MoneyBack
4.1.20	Pheromone treatment if prescribed by a vet to treat a behavioural condition	✓	✓
4.1.21	Behaviour treatment needed for a change in your pet's normal behaviour after a physical illness or injury only. Treatment will need to be carried out by a qualified behaviourist and will need to be referred by a vet . List of approved qualifications and organisations we accept: manypets.com/uk/behavioural-treatment	✓	✓
4.1.22	Complementary treatment for hydrotherapy, homeopathic, supplements and herbal medicines , acupuncture, physiotherapy, osteopathy or laser therapy if recommended by a vet List of approved qualifications and organisations we accept: manypets.com/uk/complementary-treatment	£1,000	£1,000

Things we don't cover under this section:

1. **Treatment** not prescribed by a **vet**. This includes any **treatment** for complications caused by non-prescribed **treatment**.
2. Any costs for **treatments** or services if **you** don't carry out **your** responsibilities set out in section [2.3 Your responsibilities](#). For example, **we** don't pay if a **medical condition** could have been prevented through an annual check-up, vaccination or annual booster.
3. Any costs **you're** charged abroad 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.
4. Any costs if **you're** travelling abroad to get **treatment** for **your** pet.
5. **Medical conditions** or complications related to breeding or pregnancies. This exclusion doesn't apply if:
 - o The complications are during the pet's first pregnancy and the pet is covered under a Regular, Pre-existing or Complete policy.
6. Certain types of dental costs:
 - o Routine scale and polish
 - o Crowns, unless due to an **accident**
 - o Anything that could have been prevented by an annual dental check up
 - o Any dental **treatment** where **you** haven't followed the recommended **treatment** within 6 months
7. Vitamins, minerals, and supplements that can be purchased over the counter that **your vet** didn't prescribe as part of a **treatment** for a **medical condition**.
8. Any costs to treat retained testicles (Cryptorchidism).
9. Any costs for complementary **treatment** that arise from pets taking part in more than two competitions per **policy year**.
10. Any costs for behaviour **treatment** that could have been prevented by general training and/or neutering.
11. Any costs for behaviour **treatment** if **your** pet's change in behaviour was not caused by a physical **illness** or **injury**. For example, we don't pay if anxiety brought on by fireworks causes the change in behaviour.
12. Any travel costs associated with behaviour **treatment**. **We** will reduce **your** claim by 5% if any travel costs are included in a package and not itemised.
13. A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.2 Farewell Cover

This cover helps with costs if **your** pet passes away or has to be put to sleep.

You don't pay excess or co-payment in this section

4.2	Vet treatment	Fixed For Life	MoneyBack
4.2.1	Costs of putting your pet to sleep to prevent suffering due to illness or injury	£300	£300
4.2.2	Cremation or burial costs if your pet passes away or is put to sleep to prevent suffering due to illness or injury		

Things we don't cover under this section:

1. Any costs if **your** pet is put to sleep due to behaviour issues or aggressive behaviour.
2. A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.3 Death of Your Pet Cover

This cover helps with the financial costs if **your** pet passes away.

- + Cover only available if optional extra selected. Check **your** Insurance Certificate to see if the Death of **Your** Pet cover option is included in **your** policy.

You don't pay excess or co-payment in this section

 Optional extra

4.3	Replacement costs	Fixed For Life	MoneyBack
4.3.1	The amount you first paid or donated for your pet. The amount you told us you paid or donated will show in your Insurance Certificate.	+ £1,500	+ £1,500
4.3.2	You must provide a receipt or proof of purchase if you wish to claim the original cost of your pet. - If you paid nothing for your pet, or you can't prove how much you paid, we'll 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 passed away. - Where the amount you told us you paid is lower than the receipt or proof of purchase, the most we'll pay is the amount you told us. And if you paid nothing or can't prove how much you paid, the most we'll pay is the amount you told us or market value, whichever is lower. We'll pay these costs up to your Death of Your Pet cover limit.		

Things we don't cover under this section:

- Any costs if **your** pet is 9 or over; unless **your** pet passed away, or was put to sleep, due to an **accident**.
- Any costs if **your** pet is put to sleep due to behaviour issues or aggressive behaviour.
- Any costs if **your** pet is put to sleep for any reason other than to prevent suffering due to **illness** or injury.
- Your** pet passed due to a Pre-existing condition.
 - If **your** pet passed due to a pre-existing condition and **your** pet is covered under a Pre-existing policy, **we**'ll cover it if it meets the terms and conditions under section [6.4 Pre-existing conditions](#).
- A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.4 Missing or Stolen Cover

This cover helps with the costs of looking for **your** pet if they are missing or stolen.

- + Cover only available if optional extra selected. Check **your** Insurance Certificate to see if the Missing or Stolen cover option is included in **your** policy.

You don't pay excess or co-payment in this section

 Optional extra

4.4	Advertising and reward	Fixed For Life	MoneyBack
4.4.1	Advertising costs for the safe return of your pet	+ £1,500	+ £1,500
4.4.2	Up to twice the amount you told us you paid for your pet as a reward for their return. The amount you told us will show in your Insurance Certificate.		
4.4.3	The original cost of your pet you told us if your pet is not found within 30 days of being missing or stolen. The amount you told us will show in your Insurance Certificate.		
4.4.4	You must provide a receipt or proof of purchase if you wish to claim the original cost of your pet under section 4.4.3. - If you paid nothing for your pet, or you can't prove how much you paid, we’ll 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 went missing or stolen. - Where the amount you told us you paid is lower than the receipt or proof of purchase, the most we’ll pay is the amount you told us. And if you paid nothing or can't prove how much you paid, the most we’ll pay is the amount you told us or market value, whichever is lower. We’ll pay these costs up to your Missing or Stolen cover limit.		

Things we don't cover under this section:

1. Any advertising and/or reward costs if **your** pet is found or returned within 48 hours of disappearing.
2. Any rewards to **your family** or anyone who lives with **you**.
3. Any advertising and/or reward costs if **your** pet is missing or stolen while someone else was being paid to look after it.
4. Any costs if **your** pet was stolen and **you** don't have a police reference number.
5. Any costs if **your** pet is not microchipped.
6. Any costs if **your** pet goes missing and **you** don't tell **your vet** within 48 hours from the date **your** pet went missing.
7. A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.5 Travel Cover

This cover helps if **your** pet gets sick abroad. **You** can claim for **emergency vet** costs as well as additional travel costs caused by **your** pet being unwell.

We allow up to 90 days abroad for **your** pet each **policy year**. If **your** pet has spent more than 90 (continuous or non-continuous) days abroad, this cover will stop from the 91st day.

+ Cover only available if optional extra selected. Check **your** Insurance Certificate to see if Travel cover option is included in **your** policy.

 Optional extra

4.5	Travel cover - emergency vet treatment abroad	Fixed For Life	MoneyBack
4.5.1	Emergency vet treatment abroad *EU includes: EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.	+ In EU* Only (up to 90 days per policy year)	+ In EU* Only (up to 90 days per policy year)
4.5.2	Costs under this section are paid from the Vet Fee cover limit set out at section 4.1.1. You need to pay excess and co-payment on any claims paid from your annual Vet Fee cover limit.		

4.5	Travel cover - other travel expenses	Fixed For Life	MoneyBack
4.5.3	Additional costs of bringing your pet home if your pet passes away abroad	+ £1,000 in EU* Only (up to 90 days per policy year)	+ £1,000 in EU* Only (up to 90 days per policy year)
4.5.4	Additional costs of bringing your pet home if they are unable to travel home in the same way they left due to illness or injury		
4.5.5	Costs of cutting your trip short, including cancelling travel and accommodation plans, due to your pet. We'll pay the portion of costs your travel or accommodation provider won't refund.		
4.5.6	Costs you can't recover if you need to cancel your holiday less than 14 days before travelling because your pet: • Suffers a life-threatening injury or illness • Goes missing or was stolen • Passes away We'll also pay for any change in costs if you need to rebook.		
4.5.7	Extra quarantine kennelling, repeat treatments for your pet, replacement documents needed for your pet and extra accommodation and transport for you if you're delayed due to your pet. Maximum 14 days of accommodation for you at the rate £50.		
4.5.8	Extra quarantine kennelling and repeat treatments if you're delayed for reasons unrelated to your pet		

Things we don't cover under this section:

1. Any costs if **you** have not followed local rules on taking **your** pet abroad. **You** can read these rules at: gov.uk/taking-your-pet-abroad.
2. Any costs for **treatments** or services if **you** don't carry out **your** responsibilities set out in section [2.3 Your responsibilities](#). For example, **we** don't pay if a condition could have been prevented through an annual check-up, vaccination or annual booster.
3. Any costs if **you** travel to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO). FCDO travel advice is available at: gov.uk/foreign-travel-advice.
4. Any costs if **you** are travelling abroad to get **treatment** for **your** pet.
5. Any costs **you're** charged abroad 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.
6. Any transport and accommodation costs for **you** if **you** are delayed by something that is unrelated to **your** pet.
7. Any travel costs for holidays within the UK, the Channel Islands or Isle of Man.
8. Any legal claims against **you** due to incidents outside the UK, Channel Island or Isle of Man.
9. A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.6 Emergency Boarding Cover

This section helps with pet minding costs if **you** or a **family** member are sick and need to stay in hospital.

You don't pay excess or co-payment in this section

4.6	Emergency boarding	Fixed For Life	MoneyBack
4.6.1	The costs of pet boarding, cattery, kennel or pet sitting if: • You or your family member needs to be admitted to hospital urgently • You have to stay longer than expected in the hospital due to a complication with your pregnancy	£1,500	£1,500
4.6.2	Additional boarding, cattery, kennel or pet sitting costs arising from complications following a pre-planned treatment /admission		
4.6.3	You must provide the following documents: • A letter from the NHS confirming you or your family member was in hospital and the admission dates • Invoice and receipts for the boarding/minding costs		

Things we don't cover under this section:

- Any boarding costs where the boarding business doesn't have a boarding license. Full details on the type of boarding businesses that need a license can be found on: gov.uk/guidance/boarding-for-cats-or-dogs-licence-england
- Any boarding costs incurred after **you** or **your** family member have been discharged from hospital.
- A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

4.7 Legal Claims Against You Cover (dogs only)

This section helps with any compensation and legal costs if someone brings legal action against **you** and/or **your** pet (also known as third party liability cover). For example, if **your** pet caused an injury to someone or damaged their property.

At renewal **we** may remove **your** Legal Claims Against **You** Cover if:

- **your** dog is aggressive or has aggressive tendencies
- **your** dog has bitten or attacked anyone or any animal, or
- **we**'ve classed **your** dog's breed as high risk.

We'll let **you** know if **we** remove **your** Legal Claims Against **You** Cover when **we** send **your** renewal invite. If **we**'ve removed **your** third party liability cover, **we** won't cover claims against **you** or **your** pet

Important

- **You** must not accept responsibility for any incident involving **your** pet – if **you** do so, **we** may not cover **your** claim under this policy.
- 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**'ll 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.

You need to pay £250 excess for each legal claim against you.

4. Your cover

4.7	Cover	Fixed For Life	MoneyBack
4.7.1	Costs of lawyers that we appoint to defend you if legal action is taken against you for an incident relating to your pet	£2M (Per incident)	£2M (Per incident)
4.7.2	Settlement amounts or awarded damages if legal action against you is successful, including any claimant’s lawyer’s costs		
4.7.3	Compensation and/or claimant’s expenses (e.g. vet fees, medical fees, repair costs, lawyer’s costs) if someone brings a claim against you for an incident relating to your pet		
4.7.4	Incidents relating to your pet at your office workplace. See our definition of ‘Office workplace’ in section 4.7.5		
4.7.5	• The limit per incident is a shared between all sections (4.7.1 to 4.7.4). • You should make sure any service provider you leave your pet with has third party liability cover. We don't pay legal claims while your dog is in the care of someone receiving payment or free accommodation. Service providers include, but not limited to, groomers, trainers, dog walkers or minders. • If someone brings a claim against you while the pet is in the care of someone who doesn't live with you (e.g. a friend), we may decline the claim. We’ll do that if the person caring for the pet has third party liability cover through their own insurance (for example, home insurance). • We define ‘Office workplace’ as: Your regular place of work where you carry out office work and you don't interact with the general public, except your colleagues.		

Things we don't cover under this section:

1. Any costs due an incident where **you** didn't follow relevant law, regulations or workplace rules.
2. Legal action for an incident that happened while someone else was looking after **your** pet in exchange for payment or free accommodation.
3. Incidents relating to **your** pet in a workplace that is not an office. For example, shops, shopping centres, restaurants, pubs, schools, nursing homes, hairdressers etc. If **you** take **your** dog with **you** while doing work away from **your** regular office workplace, **we**'ll consider that as **your** workplace when reviewing a claim against **you**.
4. Legal action for an incident caused by **your** pet whilst dog walking/caring for another pet not owned by **you**.
5. Legal action is started by any of **your family** members or someone who lives with **you**.
6. Any incidents that relate to any of **your** employees.
7. Any claims where **you** have admitted it is **your** or **your** pet's fault.
8. **You** have not cooperated fully with **us** in defending any legal action against **you**, by providing any and all relevant information.
9. Any incidents outside the United Kingdom, the Channel Islands or Isle of Man.
10. Any costs related to a criminal court case.
11. A general condition or exclusion applies. See section [3.2 Claims and costs we don't cover](#) for a list of exclusions.

5. How to

5.1 Keeping your details up to date

At the start of your cover

When **you** buy **your** ManyPets policy, **we**'ll send **you your** Insurance Certificate and Pet Insurance Handbook.

Please read **your** Insurance Certificate carefully, it contains information **you** told **us** about **you** and **your** pets:

- **Your:**
 - o Name
 - o Address
 - o Date of birth
- **Your pet's:**
 - o species
 - o breed
 - o age
 - o gender
 - o neuter/spay status

If anything doesn't look right, please get in touch with **us** as soon as possible. **We** may not be able to pay **your** claim if **we** have incorrect information about **you** or **your** pet.

What to do if your situation changes

If **you** move home, or **your** pet was neutered or spayed, **you** can update these details through My Account (manypets.com/uk/account) or by contacting **us**:

- **Email:** support@manypets.com
- **Tel:** 0345 340 4090

If **you** need to make a change or correct **your** or **your** pet's details at any point, please get in touch with **us**. **We**'ll let **you** know if **you** need to pay more or are due a refund.

5.2 Adding a pet

If **you** would like to add a pet, **you** can do that through My Account (manypets.com/uk/account) or by contacting **us**.

If **you** want to add a pet to **your** policy, **you** can do that at any point. There are a few things **you** should know:

- **Your** pet's cover will start from the date **you** ask **us** to start it
- Pets on the same policy renew at the same time
- **Your** new pet will have the same cover and optional extras
- **Your** new pet will enjoy the full annual policy limits, even if **you** add **your** pet before renewal
- The same handbook **we** sent **you** at the start of **your** cover (or at renewal) will apply to **your** new pet
- Waiting periods apply from the date **you** add **your** new pet(s)

5.3 Making changes to your policy

Making changes at renewal

Please get in touch with **us** before **your** policy renews if **you** wish to make any of the following changes:

- Decrease **your** cover level
- Change **your** excess or co-payment
- Add or remove optional extras

We’ll write to **you** before **your** policy is due to be renewed.

Making changes at any time during your policy year

We may not be able to make certain changes during **your** policy year. If **you** want to make a change more than 30 days before **your** renewal, please get in touch with **us** and **we**’ll let **you** know what’s possible.

Adding and removing optional extras

- **We** can’t add or remove MoneyBack optional extra after **your** policy starts or renews.
- In most cases, **we** can’t add optional extras outside **your** renewal. **You** can still get in touch with **us** to find out if **we** can help **you** with this.

Decreasing your cover level

You can decrease **your** cover limit at renewal.

We may not be able to decrease **your** cover limit during **your** current **policy** year. **You** can get in touch with **us** to find out if **we** can help **you** with this.

Increasing your cover level

You may be able to increase **your** cover limit at renewal if **you** meet **our** conditions. If so, new **medical conditions** will be covered up to the new cover limit. However, the following limitations apply:

- Any **medical condition** **you**’ve claimed for in the 24 months before **we** increased **your** cover limit will be covered up to **your** previous limit
- If **you** claim for a new **medical condition** in the first 14 days of **your** cover limit increasing, **we**’ll pay up to the previous limit

In both cases, if the **medical condition** is **treatment**, medication or advice free for 24 months, the new cover limit will apply.

5.4 Cancelling your policy and removing pets

If **you** change **your** mind about **your** cover, **you** can cancel **your** policy or remove any pet at any time.

Cancelling in the first 14 days

You have 14 days to change **your** mind from the date **you** bought **your** policy or received **your** insurance documents, whichever is later. This applies to every pet individually.

If **you** ask **us** to cancel **your** policy during this period, **we**'ll cancel it from the start date, as if it never existed.

We'll refund **your** premium in full, unless **we** have paid a claim.

Cancelling after the first 14 days

If **you** ask **us** to cancel **your** policy after the first 14 days, **we**'ll cancel it from the date **you** ask **us** to do it. **We** may charge an administration fee when **we** cancel **your** policy.

If **your** policy has an administration fee, this can be found in **your** Membership Certificate.

- If **you** pay monthly, **we**'ll stop collecting any future payments from the date **your** policy stops. **We** will not return any payments made under the policy.
- If **you** pay annually, **we**'ll refund the premium for any full months of unused cover

Important

- If **we**'ve paid a claim, **you**'ll need to pay the full premium before cancelling or removing a pet. **We** won't ask **you** to pay the remaining premium if:
 1. **Your** pet passed away
 2. **Your** pet went missing or was stolen, and was never recovered
- If **you** need to claim for something that happened before **we** cancelled **your** policy, **you**'ll need to pay the full annual premium upfront before **we** can pay it.

When we can cancel your policy or remove pets

- A general exclusion under section 3.1 Pets and people **we** don't cover applies to **you** or **your** pet(s)
- **We** wouldn't have offered **you** cover in the first place. See section [7.2 What happens if you give us incorrect information](#)
- **You** haven't paid **your** premium for more than 3 weeks. Please see section [7.4 Our right to cancel your policy](#)
- **Your** pet passed away
- **Your** pet went missing or was stolen
 - If **you**'re reunited with **your** pet, and would like to reinstate **your** policy, we'll ask **you** to return any replacement costs we've paid under section [4.4 Missing or Stolen Cover](#)

5.5 How to make a complaint

We aim to give **you** the best experience every time. If something isn't quite right please let **us** know as soon as possible so **we** can fix it for **you**.

You can send **us** an email at support@manypets.com or give **us** a call on **0345 340 4090**.

If **you** prefer, **you** can also reach **us** by post at: Complaints Manager, ManyPets, Unit 1b, 1-10 Summers Street, London EC1R 5BD, United Kingdom.

Once **we** receive **your** complaint, **we**'ll aim to resolve it 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 when **we** first received **your** complaint.

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

- **Post:** Exchange Tower, London E14 9SR
- **Phone:** 0300 123 9123 or 0800 023 4567
- **Email:** complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** rights to take legal action.

6. How your cover works

6.1 Your renewal and auto-renewal

If **we** offer **you** renewal terms, **we**'ll automatically renew **your** policy so **you** don't lose any cover. **We**'ll write to **you** before **your** policy is due to renew to let **you** know when it will renew, the price and terms for the next 12 months. If **you** don't want to continue **your** cover with **us**, please let **us** know.

6.2 Waiting periods

A waiting period is the period of time **you** must wait before **you** can make a claim on **your** policy. This is normal for pet insurance.

Waiting periods start from the date **your** policy starts. They also apply when a pet is added to a policy. **You** only have a waiting period in **your** pet's first year of cover with **us**. **We** don't pay claims where the following waiting periods apply:

- Any **accident** or injury that happens within the first 48 hours of the cover starting
- Any **illness** **your** pet suffers from in the first 14 days of the cover starting (including if **your** pet passes away)

Claims declined due to a waiting period are considered pre-existing until **your** pet has been on cover for more than 12 months. **You**'ll only be able to claim for these **medical conditions** once they are no longer considered pre-existing.

Good to know

We don't apply waiting periods if **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** for proof of **your** previous insurance to confirm there was no gap in cover.

We only waive waiting periods that are mentioned in this section.

6.3 Excess and co-payment

Please read **your** Insurance Certificate to check which excess and co-payment apply to each of **your** pets.

We know excess and co-payment can be confusing. This section explains what excess and co-payment are, and how **we** apply them.

What are excess and co-payment

Excess and co-payment are a way to share the risk when **you** take out cover. This helps with lowering **your** premium.

Excess is a fixed amount **you** need to pay towards a claim. **We** take this from the claim before **we** pay it to **you**.

Co-payment is a percentage of claim costs that **you** are responsible for. **We** take this from **your** claim after **we** take the excess.

How we apply excess and co-payment

- **Your** excess and co-payment are per pet
- **You** only pay excess once per **policy year**. Once **we**'ve taken **your** excess during **your policy year**, **we** won't take it again
- **You** pay co-payment on every claim
- All dog policies include a **£250** excess for section [4.7 Legal claims against you cover](#). **You** pay this for each claim made against this section.

What happens when your policy renews after your pet's 9th birthday

- **Your** pet's co-payment will automatically be set at 20%
- And their excess will be a minimum of £69
 - If **you** already have an excess of £69 or above for **your** pets, it will stay the same

We'll let **you** know about these changes when **we** write to **you** about **your** renewal.

Example when you only have excess

Claim amount	Excess	Co-payment	Total
£250	£99	-	£151
What you pay			£99
What we pay			£151

Example when you have excess and co-payment

Claim amount	Excess	Co-payment	Total
£250	£99	-	£151
-	-	£151*20% (£30.20)	£120.80
What you pay			£129.20
What we pay			£120.80

6.4 Pre-existing conditions

What's a pre-existing condition

We define **pre-existing conditions** as:

- Anything **your** pet has had **treatment**, medication or advice for in the 24 months before **your** policy starts
- Any **medical condition** that showed signs or symptoms in the 24 months before **your** policy starts
- Any **illness** or injury that shows signs or symptoms and/or receives **treatment**, medication, advice during a waiting period ([6.2 Waiting periods](#))
- Any **medical condition** which is linked to a previous **illness** or injury that:
 - shows signs or symptoms in the 24 months before **your** policy starts
 - received **treatment**, medication or advice in the 24 months before **your** policy starts

We consider advice to include anything observed and recorded in **your** pet's clinical history.

When we cover pre-existing conditions

All **our** policies cover **pre-existing conditions** if 24 months have passed from the last date of **treatment**, medication or advice.

In some cases, we'll cover **pre-existing conditions** once **your** pet has been on cover for more than 12 months.

- If the **medical condition** is considered pre-existing because it happened during a waiting period.
- If **your** pet never received **treatment** for signs or symptoms that showed in the 24 months before cover started.

If a **medical condition** starts after a waiting period, we'll never consider it pre-existing. And, once we cover a **medical condition**, we'll continue to cover it each year **you** renew **your** policy.

Example A

Monty suffered from pancreatitis 20 months before his policy started. 5 months after his policy started, Monty needed **treatment** for pancreatitis.

We can cover the **medical condition** up to the Vet Fee cover limit on any policy because Monty didn't receive any **treatment**, medication or advice for more than 24 months.

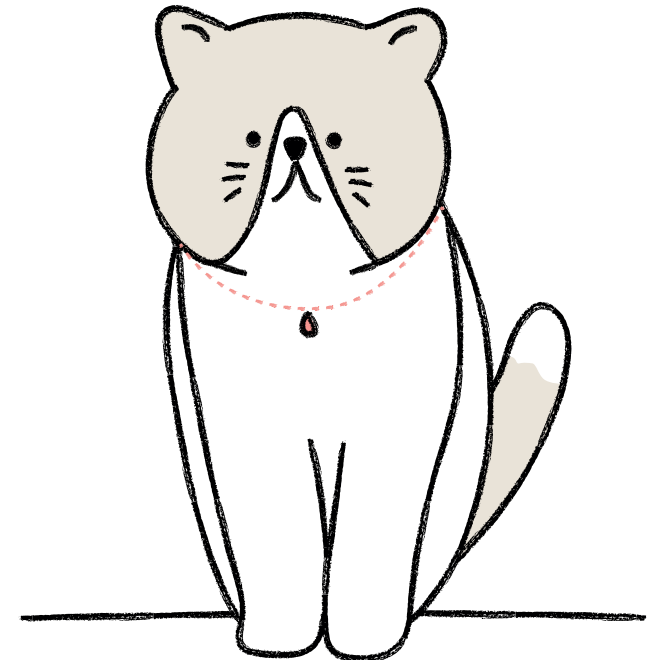
When we cover pre-existing conditions (continued)

Example B

Monty started limping 1 month before his policy started. During this time, Monty didn't receive any **treatment**, medication, or advice for the **medical condition** (in this case, his **medical condition** is the signs and symptoms).

1 month after Monty's policy started, he needed **treatment** for his condition. Since his **medical 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 **medical condition** and anything related to it if the **treatment** takes place after **your** pet has been on cover for more than 12 months. That's because Monty's signs or symptoms didn't receive **treatment** before the policy started.



7. The legal stuff

7.1 Definitions

We work hard to make **our** documents simple, clear and accessible. Where **we** can, **we**’ll avoid using jargon by saying what **we** mean in plain English.

In some cases, **we** use terms with a defined meaning. **We** do this so this document is easy to read and **we** don’t need to explain these terms repeatedly.

Accident

Sudden physical damage caused to or by **your** pet involving a person or an object.

Emergency

Illness or injury that could result in death or permanent damage to limbs or bodily functions if not treated within 12 hours.

Family

Husband, wife, common law or civil partner, parents, grandparents, children, brothers or sisters.

Illness

Any disease, sickness, signs or symptoms, or infection suffered by **your** pet.

Medical condition(s)

- Any physical or mental health problem that is caused by an **illness** or injury that needs **treatment** to cure or alleviate symptoms.
- Signs or symptoms, including undiagnosed signs or symptoms.

Policy year

A 12-month period which begins when **your** policy either starts or renews. For example, the 12-month period starts at 01/02/2020 00:00 and ends at 31/01/2021 23:59.

Pre-existing condition(s)

We define **pre-existing conditions** as:

- Anything **your** pet has had **treatment**, medication or advice for in the 24 months before **your** policy starts
- Any **medical condition** that showed signs or symptoms in the 24 months before **your** policy starts
- Any **illness** or injury that shows signs or symptoms and/or receives **treatment**, medication, advice during a waiting period ([6.2 Waiting periods](#)).
- Any **medical condition** which is linked to a previous **illness** or injury that:
 - o shows signs or symptoms in the 24 months before **your** policy starts
 - o received **treatment**, medication, advice in the 24 months before **your** policy starts

We consider advice to include anything observed and recorded in **your** pet’s clinical history.

Treatment(s)

- Anything needed to diagnose, relieve, or cure a **medical condition**. Including, but not limited to:
 - Examinations, therapies, consultations, surgeries or procedures carried out by a vet and/or veterinary nurse
 - Any training or therapies provided by a behaviourist, therapist or vet
 - Any advice provided by **your** vet. Advice means anything recorded in **your** pet's clinical history
 - Medication or special diet prescribed by a vet
 - Investigations, tests or monitoring needed to diagnose or monitor a medical condition

Vet

Veterinary Surgeon who is registered with the Royal College of Veterinary Surgeons to practice in the UK.

We/us/our

ManyPets on behalf of the underwriters.

You/You're/Your

The person named in the Insurance Certificate.

7.2 What happens if you give us incorrect information

It's very important that **you** provide **us** with correct information when taking out **your** insurance for **your** pet(s). It's **your** responsibility to make sure that details **you** provide **us** are 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** duty to pay **your** claims.

If **we** spot any incorrect information **we'll** let **you** know how this affects **your** cover.

- Depending on the situation, **we** may cancel **your** cover as if it never existed. **We** also won't pay **your** claim(s).
- If **we** decide to continue covering **your** pet, **we** may ask **you** to pay the correct premium or **we** may pay less towards **your** claim.

7.3 Fraud

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
- Keep 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.

If **we** discover a fraudulent claim, **you** will need to pay all claims money back to **us** from the date the fraud occurred. This would include any money **we** paid **you** for eligible claims made after the date the fraud occurred.

We are 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.

7.4 Our right to cancel your policy

If you miss a payment

If **you're** 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.

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. If after 3 weeks **we're** not able to collect **your** premium, **we'll** cancel **your** policy. And if **we** paid any claims, **you'll** need to pay the outstanding premium for that **policy**

year. **We** may reinstate **your** policy if **you** contact **us** within 10 days of **us** advising **you** of the cancellation.

If **you** miss 3 payments in one year, **we** might ask **you** to pay the rest of the year's premiums up front to continue **your** cover.

If **you** buy another policy after **we've** cancelled another policy due to missed payment, **we** may ask **you** to pay the entire annual premium up front. **We** may cancel **your** new policy if **you** don't pay the annual premium up front. If **we** cancel **your** policy, **we'll** return any premium **you** paid minus any claims **we** paid.

Other reasons

We can cancel this policy at any time by giving 14 days' notice in the following cases:

- **We** stop offering the policy **you** have
- **Your** situation changes and **you** can no longer meet the terms and conditions of **your** policy under section 'Pets and people **we** don't cover'
- New laws take effect that mean **we** can't continue covering **you** or **your** pet(s)
- Abusive or threatening behaviour towards **our** staff

If **we** cancel **your** policy, **you'll** receive a refund for any unused portion of the premium **you've** paid.

7.5 Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme if Wakam SA or SCOR are unable to meet the liabilities under this policy. **You** can ask **us** for more information or visit fscs.org.uk.

7.6 How we use your information

ManyPets Ltd 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 - 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.

You can contact **our** data protection officer by email on dpo@manypets.com. **You** can also contact them by post at ManyPets, Unit 1b, 1-10 Summers Street, London EC1R 5BD, United Kingdom. Please mark any post for the attention of the data protection officer.

This scheme is underwritten by Wakam SA and SCOR. To find out how they will use **your** personal information, please go to these links which will detail their Information Notice: wakam.com/en/privacy-policy and scor.com/en/privacy-personal-data

7.7 The Law and Language that applies and third parties

The law that applies to **your** policy is English law. All disputes or claims arising out of, relating to or in connection with this handbook shall be subject to the exclusive jurisdiction of the English courts.

If **you're** 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.

If a law is introduced in the jurisdiction **you** live in that affects **your** cover, **we'll** apply new terms to **your** policy from the date it comes into effect. In

cases where a new law makes it impossible for **us** to provide **you** cover, **we**'ll cancel **your** policy by giving **you** 14 days' notice.

A person who is not a party to this policy will not have any rights to enforce any term of this policy.

7.8 Sanctions

We don't provide cover or make any payments to individuals, entities, or countries where that cover or payment would expose **us** to:

- Any sanction, prohibition or restriction under United Nations' resolutions,
- Trade or economic sanctions, laws, or regulations of the European Union, United Kingdom, or United States of America.

If providing cover or payment under this policy would expose **us** to any laws, sanctions, or resolutions, **we** may terminate **your** policy immediately.

7.9 Underwriters and ManyPets

This scheme is underwritten by Wakam SA (Wakam) (50%) and SCOR UK Company Limited (SCOR) (50%) through a coinsurance arrangement with these parties, having agreed to cover a share of the costs should a claim arise. No individual insurer is liable for any amount beyond its agreed share but collectively **your** insurance cover will amount to 100%. If one of the insurers does not for any reason satisfy all or part of its obligations, the other insurer will not be responsible for the defaulting insurer's obligations.

Wakam is authorised and regulated by Autorité de Contrôle Prudentiel et de Résolution. Authorised by the Prudential Regulation Authority. Subject to

regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available from **us** on request. FCA registration number 517214, **you** can check this by visiting register.fca.org.uk. Principal place of business is 18th & 19th floors, 100 Bishopsgate, London, EC2N 4AG.

SCOR is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under FCA registration number 202333, **you** can check this by visiting register.fca.org.uk. Principal place of business is Level 6, 8 Bishopsgate, London, United Kingdom, EC2N 4BQ.

Wakam and SCOR 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 register.fca.org.uk ManyPets is an insurance intermediary and acts on behalf of Wakam and SCOR. ManyPets does not provide advice or any personal recommendation about the insurance product offered.

ManyPets

Pet Insurance Summary

This table shows in brief what is covered under each cover option.

More details about what is - and isn't - covered can be found in the Pet Insurance Handbook.

When **you** join **us**, we'll send **you** an Insurance Certificate that tells **you** which policy and optional extras **you** chose for **your** pets.

Contact details

Customer Support

Tel: 0345 340 4090

Claims

Tel: 0345 646 1213

My Account

manypets.com/uk/account

Optional extra

	Fixed For Life	MoneyBack	Excess & co-payment
Overall lifetime limit	£20,000	Not applicable	Not applicable
1. Vet Fee cover limit	£7,000	£7,000	Excess and co-payment apply to this section. Please see your Insurance Certificate for your excess and co-payment. For more details, see section 6.3 Excess and co-payment
1.a Dental illness	×	×	
1.b Dental accident	✓	✓	
1.c Behaviour treatment	✓	✓	
1.d Complementary treatment	£1,000	£1,000	
1.e Prescribed food	£200	£200	
1.f Advanced treatment	×	×	
1.g Complications of pregnancy	✓	✓	
1.h Emergency vet treatment abroad (up to 90 days per policy year)	✓ EU Only when you buy Travel cover	✓ EU Only when you buy Travel cover	
1.i Pre-existing cover	×	×	No excess or co-payment on these sections. For more details, see section 6.3 Excess and co-payment
2. Farewell	£300	£300	
3. Death of Your Pet	£1,500	£1,500	
4. Missing or Stolen	£1,500	£1,500	
4.a Advertising	✓	✓	
4.b Replacement costs	✓	✓	
5. Travel cover	£1,000 in EU	£1,000 in EU	
6. Emergency Boarding	£1,500	£1,500	
7. Legal Claims Against You	£2,000,000	£2,000,000	£250 per claim

1.a to 1.i are limits within '1. Vet fee cover limit'. All other features are in addition to vet fee cover limit. 4.a to 4.b are limits within '4. Missing or stolen' cover limit