Pet Insurance

Insurance Product Information Document

Company: ManyPets Ltd   Product: Death of your pet (optional extra)

ManyPets Ltd is authorised and regulated by the Financial Conduct Authority - Register number 652623. This scheme is underwritten by Wakam SA (50%) and SCOR UK Company Limited (50%) through a coinsurance arrangement with these parties, having agreed to cover a share of the costs should a claim arise. Wakam S.A. 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. SCOR UK COMPANY LIMITED is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document explains the key information about your plan. You should read the full information in your Pet Insurance Handbook.

What is this type of insurance?

This optional extra helps with the financial costs if your pet passes away

What is insured?

Cover up to a limit of £1,500 if your pet passes away
(option only available on Regular or Pre-existing plan)

Passing away cover:

- ✓ If your pet passes away or is put to sleep, we will pay you the amount you first paid or donated for them.
- ✓ If you paid nothing for your pet, or you cannot prove how much you paid, we will pay you the market value of your pet.

What is not insured?

Advertising and reward:

- ✗ We will not pay if your pet is put to sleep due to behaviour issues or aggressive behaviour.
- ✗ We will not pay if your pet is 9 or over, unless your pet passed away, or was put to sleep, due to an accident.
- ✗ We will not pay if your pet passes away due to an illness in the first 14 days of your plan starting.

Are there any restrictions on cover?

- ! You can only add or remove this option when you purchase or renew your plan.
- ! You must provide a receipt or proof of purchase if you wish to claim the original cost of your pet.
- ! 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.

Where am I covered?

- ✓ You are covered in the United Kingdom, Channel Islands and Isle of Man.

What are my obligations?

You must submit any claims within 6 months of your pet passing away.

When and how do I pay?

You can pay monthly by credit and debit card or by interest free direct debit.

When does the cover start and end?

This option will run for the same length of time as your plan. It will renew automatically, along with your plan, unless you tell us to stop the plan or remove the option. We do this to make sure there are no gaps in your cover. We will contact you before renewal to remind you about this.

How do I cancel the contract?

- You can remove this optional extra free of charge at any time within the first 14 days of your plan starting (also known as cooling off period). If you decide to remove it because you changed your mind, we will refund the premiums.
- To remove this optional extra, call us on 03453 40 40 90.