

Pet Insurance

Insurance Product Information Document

Company: ManyPets Ltd **Product:** Fixed For life

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 is a yearly-limit (lifetime) pet insurance policy. You can claim up to your vet fee limit every year if you continue to renew your policy with us. This can be a good option if you worry about your pet developing a long-term or recurring illness.



What is insured?

Cover if your pet needs medical treatment:

- ✓ We will pay up to a total of £7,000 every year for claims in this section.

Veterinary treatment:

- ✓ If a vet recommends treatment or medication for your pet, we will pay those costs.

Dental treatment:

- ✓ We will pay for necessary dental treatments prescribed by a vet following an accident.

Behavioural treatment:

- ✓ We will pay for behavioural treatment if there is a change in your pet's behaviour following a physical accident or illness.

Complementary treatment:

- ✓ If your pet is diagnosed as needing hydrotherapy, homeopathic, supplements and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay up to £1,000 per year towards these costs from the total limit shown above.

Prescription Pet Food:

- ✓ We will pay the cost of food prescribed by your vet to treat a specific injury or illness up to the prescription food limit.

Pregnancy:

- ✓ We will pay for necessary treatment if there are complications during your pet's first pregnancy.

Cover to help when you have to say goodbye to your pet:

- ✓ If a vet recommends that your pet is put to sleep we will cover up to £300 of the combined costs of the procedure, cremation and burial. We will also cover cremation or burial costs if your pet passes away.

Cover for legal claims against you or your pet up to £2,000,000:

- ✓ If legal action is taken against you for an incident relating to your pet, we will pay lawyers' costs to defend you. If that legal action against you is successful, we will pay the settlement amounts or damages awarded.



What is not insured?

Cover if your pet needs medical treatment:

- ✗ We cannot pay for bilateral conditions in the first 12 months of the policy, if the condition received treatment in the last 24 months before your policy starts.
- ✗ Any pre-existing conditions. This means conditions, or conditions linked to a previous illness or injury, which have shown signs or symptoms, or had treatment, medication or advice in the 24 months before your policy started. This includes conditions which occur during a waiting period.
- ✗ We cannot pay costs for routine or preventative treatments or treatments not prescribed by a vet.
- ✗ We cannot pay for dental treatments caused by illness.
- ✗ We cannot cover any costs for experimental or unproven treatments.
- ✗ We cannot cover any costs for transport or accommodation.
- ✗ We cannot cover any pet that is a breed or cross-breed of pet's we don't cover. This can be found on our website.
- ✗ We cannot cover any costs if your pet has been put to sleep due to aggressive behaviour.

Unless your pet was insured by another insurer for a minimum of 12 continuous months, up to the start date of your policy with us:

- ✗ We cannot pay a claim for any accident within the first 48 hours of the policy.
- ✗ We cannot pay claims for any vet's fees due to illness within the first 14 days of the policy.
- ✗ We cannot pay if your pet passes away due to illness in the first 14 days.

Liability cover:

- ✗ We will not pay legal costs related to a criminal court case.
- ✗ We cannot cover legal action against you by family members or people who live with you.
- ✗ We cannot cover situations where you have broken rules, regulations or laws.
- ✗ We cannot cover legal action involving your business, work or employees.
- ✗ We will not pay any costs if we've removed liability cover from your policy



Are there any restrictions on cover?

Excess:

- ! You might have to pay an excess towards medical treatment claims. Please refer to your Policy Wording to check how much your excess is.
- ! We may change your excess as your pet ages, usually at the renewal following your pet's 9th birthday. We will let you know if there are any changes before your renewal date.
- ! You will have to pay a £250 excess towards liability claims.

Claims:

- ! We are not able to pay claims if your pet suffers from complications during their first pregnancy, within the first 6 months of the policy.
- ! If your pet requires ongoing treatment, you must have a policy with us to keep receiving claims payments. If you choose to cancel your policy or not renew it, any claims payments will stop.
- ! All medical, behavioural and complementary treatments must be carried out by a vet, someone holding the required qualifications or membership to specified organisations shown in the policy wording.
- ! You should submit any claims as soon as possible. We don't pay claims where invoices have been submitted more than 6 months after the date of treatment.
- ! We do not cover any claim made by a third party if your pet causes injury or damage to property while outside the UK.



Where am I covered?

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



What are my obligations?

- You must ensure the details we hold for you and your pet are correct. Incorrect information could result in us paying less towards your claim, and in some cases invalidate your policy.
- You must keep your premium payments up to date. Falling into arrears could result in us cancelling your policy and not paying your claim.
- You must follow your vet's recommendations on vaccinations. If you do not, you will not be covered for any illness.
- You must take your pet for an annual health and dental check-up with your vet. This is important to help spot health issues early and prevent them from developing into something more serious. If you do not do this, your claim will be rejected.
- You must submit any claims within 6 months of each date of treatment.



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?

Your policy start date will be shown in policy booklet and will run for 12 months. It will renew automatically unless you tell us to stop the policy. 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 cancel free of charge at any time in your 14-day cooling off period. If you decide to cancel, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.
- You can also cancel this plan at any time after the 14-day cooling-off period. We will refund premiums for the unused full months of the plan unless you have made a claim. In this case no premium will be refunded.
- If you're making a claim for anything that happened before cancelling your policy, you'll need to pay your full annual premium before we can pay a claim.
- You can cancel your policy by speaking to us on 03453 40 40 90.