

Pet Insurance

Insurance Product Information Document

Company: ManyPets Ltd **Product:** Missing or Stolen (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 costs of finding your pet if they go missing. And with replacement costs if your pet is missing or stolen.



What is insured?

Cover if your pet is lost or stolen:

- ✓ Cover up to an annual limit of £1,500 (if option taken out on a Regular or Pre-existing plan), or
- ✓ Cover up to an annual limit of £200 (if option taken out on a Value plan)

Advertising and reward:

- ✓ Advertising costs for the safe return of your pet.
- ✓ Up to twice the original cost of your pet as a reward for its return.
- ✓ If you paid nothing for your pet, we'll pay up to twice its market value as a reward for its return. You must get our approval before offering this reward.

Replacement costs (Available to Regular plans only):

- ✓ The original cost of your pet if your pet is not found within 30 days of being lost or stolen.
- ✓ The market value of your pet, on the date of the event, if you paid nothing for your pet, or you cannot prove how much you paid.



What is not insured?

Advertising and reward:

- ✗ We will not pay if your pet is found or returned within 48 hours of disappearing.
- ✗ We will not pay any rewards to your family or anyone who lives with you.
- ✗ We will not pay if your pet is lost or stolen while someone else was being paid to look after it.
- ✗ Any costs if your pet is not microchipped.



Are there any restrictions on cover?

- ! You can only add or remove this option when you first buy 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 notify us as soon as possible if your pet is stolen or goes missing.
- You must get our approval if you want to offer a reward and you paid nothing for your pet.



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 this optional extra. 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.