

Pet Insurance

Insurance Product Information Document

Company: ManyPets Ltd **Product:** Travel Cover (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 emergency vet costs when travelling with your pet to EU. This options also helps with other travel related costs (in EU) due to your pet. claim on this plan



What is insured?

Emergency vet treatment in EU (option only available on a Regular or Pre-existing plan)

- ✓ We will pay for emergency vet treatment in EU from your annual vet fee cover limit. The limit you chose will show in your Membership certificate.

Cover for other travel related costs up to an annual limit of £1,000 (option only available on a Regular or Pre-existing plan):

- ✓ Additional costs of bringing your pet home if your pet passes away abroad.
- ✓ 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.
- ✓ Costs of cutting your trip short, including cancelling travel and accommodation plans, due your pet. Only the portion of costs that cannot get refunded.
- ✓ Costs you cannot recover if you need to cancel your holiday up to 14 days before travelling because your pet.
- ✓ 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.
- ✓ Extra quarantine kennelling and repeat treatments if you're delayed for reasons unrelated to your pet



What is not insured?

Advertising and reward:

- ✗ 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.
- ✗ Any costs if you travel to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO).
- ✗ We cannot cover pre-existing conditions. This means any condition that has been treated, medicated or that you have received advice for in the last 24 months.
- ✗ Any costs if you are travelling to get treatment for your pet abroad.
- ✗ 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.
- ✗ Any costs if your journey is delayed by something that is unrelated to your pet.
- ✗ We will not pay for any claims due to an illness in the first 14 days of your plan starting.
- ✗ We will not pay for any claims due to accident in the first 48 hours.
- ✗ We do not cover any claim made by a third party if your pet causes injury or damage to property while outside the UK.



Are there any restrictions on cover?

- ! We allow up to 90 days abroad for your pet each calendar year. If your pet has spent more than 90 (continuous or non-continuous) days abroad, this cover will stop from the 91st day.
- ! Maximum 14 days of accommodation for you at the rate £50 a night if you're delayed abroad due to your pet.
- ! You can only add or remove this option when you purchase or renew your plan.



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 each treatment date.



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 or renewing (also known as cooling off period). If you decide to remove it, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.
- To cancel this option, call us on 03453 40 40 90.