

Pet Insurance

Insurance Product Information Document

Company: ManyPets Ltd **Product:** MoneyBack (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 will pay you 20% of your annual premium as "MoneyBack" every year we do not pay a claim on this plan



What is insured?

- ✓ Any pet covered on your plan.
- ✓ We will pay you 20% of your annual premium as MoneyBack every year we do not pay you a claim on this plan.



What is not insured?

- ✗ We will not pay you MoneyBack if we've paid any claim.
- ✗ We will not pay you MoneyBack if you cancel your plan before your plan renews. This includes cancelling if your pet passes away, goes missing or is stolen.



Are there any restrictions on cover?

- ! 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 will need to tell us if you plan to make any claims when we write to you at the end of your policy year. If you don't plan to make any claims, we will process your MoneyBack.



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 policy 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.
- You can cancel this option free of charge when your plan renews. We will write to you a month before your plan renews to let you know.
- To cancel this option, call us on 03453 40 40 90.