

# Pet Insurance

## Insurance Product Information Document

**Company:** ManyPets Ltd      **Product:** Standard Care Pre-Existing

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



#### What is insured?

Vet fees up to an annual limit of £7,000. This limit you choose will show in your Membership certificate.

- ✓ Within this annual limit, cover is included for:
  - Vet fees following an accident or illness.
  - Dental accidents and illnesses.
  - Investigation, tests and scans (including CT and MRI scans) to diagnose or monitor a medical condition.
  - £1,000 cover for complementary treatment prescribed by a vet.
  - £200 cover for food prescribed by a vet.
- ✓ Pre-existing conditions which occurred within 24 months of the start date are covered up to £1,500 per plan year. These pre-existing conditions must be free from signs, symptoms, treatment, medication and advise during the 3 months before your plan start date.
- ✓ If a vet recommends that your pet is put to sleep, we will cover up to £200 of the combined costs of the procedure, cremation and burial. We will also cover cremation or burial costs if your pet passes away.
- ✓ 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. This cover is up to £1,500.
- ✓ Cover for advertisement, and twice the amount you told us you paid for your pet as a reward if your pet goes missing, or is stolen. If your pet isn't found within 30 days, we'll cover the original amount you paid for them. Cover is limited to £1,500.
- ✓ 90 days cover for additional travel costs abroad in the EU if your plans need to change cause by your pet being unwell. Cover is limited to £1,500.
- ✓ Cover for emergency pet boarding up to £1,000 if you or a family member are admitted to hospital urgently.
- ✓ Up to £2 million legal cover per incident if your dog causes injury or property damage to a third party. This covers you for the cost of lawyers, settlement amounts and compensation for third parties.
- ✓ We will pay for emergency vet treatment in the EU from your annual vet fee cover limit. The limit you chose will show in your Membership certificate.



#### What is not insured?

- ✗ Any pre-existing conditions which occurred in the 3 months before your plan start date. 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 3 months before your plan started. This includes conditions which occur during a waiting period.
- ✗ Any costs for experimental or unproven treatments.
- ✗ Any costs related to pregnancy.
- ✗ Any costs related to behavioural treatment.
- ✗ Any costs for transport or accommodation.
- ✗ Any cost for preventative or routine treatments.
- ✗ Unless your pet was insured by another insurer for a minimum of 12 continuous months, up to the start date of your plan with us:
  - We cannot pay a claim for any accident within the first 48 hours of the plan.
  - We cannot pay claims for any vet's fees due to illness within the first 14 days of the plan.
  - We cannot pay if your pet passes away due to illness in the first 14 days.
- ✗ Any pet that is a breed or cross-breed of pet's we don't cover. This can be found on our website.
- ✗ Any costs if your pet has been put to sleep due to aggressive behaviour.
- ✗ We will not pay any legal costs if we've removed legal cover from your plan.
- ✗ Any costs if you are travelling to get treatment for your pet abroad.



#### Are there any restrictions on cover?

- ! You may have to pay an excess towards vet fee claims. Your excess is shown on your Certificate.
- ! We will automatically add a 20% co-payment to your plan on your first renewal after your pet turns 7.
- ! You will have to pay an excess of £250 towards claims for Legal claims against you.

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## Are there any restrictions on cover?

(continued)

- ! We cannot reimburse the amount you paid for your pet if they pass away due to illness when they are 9 years old or over.
- ! 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.
- ! Any condition linked to a pre-existing condition. This could be when a condition is pre-existing on one side of the body but re-occurs on the other side.
- ! We do not cover any claim made by a third party if your pet causes injury or damage to property while outside the UK.
- ! Cover for medical emergencies and other travel costs are covered in the EU only limited to 90 days per plan year.



## 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 plan start date will be shown in plan handbook and will run for 12 months. It will renew automatically unless you tell us to stop the plan. 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 plan by speaking to us on 03453 40 40 90.