

4. How your Value 2k policy works

Yearly limit

How this policy works for vet fees

We will pay up to £2,000 for all vet's fees in any one year. This means there is no limit according to the number of claims you make or the number of illnesses your pet suffers. Instead, claims will be paid until the £2,000 limit is reached that year.

Your Vet Fee cover is inclusive of the limits below:

- £500 for complementary treatments.
- £200 for food prescribed by a vet

When you renew your policy, the limit is reset so there is a new £2,000 to use again if it is needed. This is the case even if you made claims the year before. This means that valid claims can continue across years, as long as the limit is not reached.

How this policy works for other claims

All other claims have their own specific limits on the maximum amount we will pay out in any one policy year, but no time limit. These limits are shown in each section in the rest of this document.

5. Your cover

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5.1 Cover if your pet needs medical treatment

Unfortunately, your pet may fall ill or be injured and need treatment by a medical professional. This part of our cover helps you to pay for such bills.

Important things you should be aware of

- Pre-Existing conditions are a common cause of claims being turned down in this section. We can cover these conditions at any time after joining ManyPets, as long as 24 months have passed since they last received treatment, medication or advice. We consider advice to include anything a vet observed and recorded in your pet's clinical history. Once we cover a pre-existing condition, we will continue to cover it as long as you renew your policy each year.

For example, Molly suffered from hip dysplasia 20 months before her policy started. 5 months after her policy started, Molly needed treatment for hip dysplasia. We can cover the condition because Molly didn't receive any treatment, medication or advice for more than 24 months.

Any conditions that first occur while you're insured by ManyPets are never treated as pre-existing as long as you renew your policy each year.

- You must ensure that your pet has its annual check-up, a dental check-up every 12 months, and vaccinations so they remain healthy. If you don't, then claims might be rejected.

Your limits

The most we can pay for medical treatment and related costs is £2,000 per year. This is inclusive of the limits below:

- The most we can pay for complementary treatments is £500 per year.
- The most we can pay for any food prescribed by a vet is £200 per year.

Your excess

- You will need to pay your excess once a year.
- We will not pay claims that are below your excess.
- At the first renewal after your pet's 9th birthday you will have to pay 20% of the remaining claim after you've paid your excess.

The amount you pay depends on your policy, the options you have chosen and your pet's age. Your excesses are:

Pet name	Age category	Your excess
Monty	Under 9	£99 per year + 0% of claims

What we will pay for

Veterinary treatment

✓ If a vet recommends treatment for your pet, we will pay the cost of that treatment.

The treatment must be carried out by a vet, a veterinary nurse or by someone else supervised by a vet.

✗ We will not pay for medical conditions or complications related to breeding or pregnancies.

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Behavioural treatments

✓ We will pay for behavioural treatment if your pet was referred to a behavioural specialist by a vet.

Your pet's behavioural condition must be treated someone who is a member of an organisation in our list. For a list of organisations please see: <https://manypets.com/uk/behavioural-treatment/>

Complementary treatment

✓ If your pet is diagnosed as needing hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay up to £500.

Complementary treatments must be carried out by a vet or someone who is a member of an organisation in our list. For a list of organisations please see: <https://manypets.com/uk/complementary-treatment>

Advanced treatments

✗ We will not pay for stem-cell treatment, gene therapy, transplant surgery with necessary pre- and post-operative care, and prosthesis.

Food

✓ We will pay the cost of food prescribed by your vet up to the prescription food limit.

Complications

✓ If there is a complication during routine treatment, we will pay for any treatment caused by that complication.

✗ We will not pay for any complications that may arise out of treatments that were not prescribed.

Emergencies

✓ If your vet decides out-of-hours treatment is necessary, we will pay out-of-hours costs.

✓ If the illness is life-threatening, or if moving your pet would endanger it, we will pay for house calls by a vet.

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- ✗ We will not pay out-of-hours fees if your vet advises that your pet can wait until business hours without undue risk.
- ✗ We will not pay house calls by the vet if your pet can be treated at the surgery.

Pregnancy

- ✗ We will not pay costs relating to pregnancy.

Dental

- ✓ We will pay for dental treatments prescribed by your vet due to an accident.
- ✓ We will pay for crowns only if needed due to an accident.
- ✗ We will not pay for dental treatments unless they are caused by an accident.
- ✗ We will not pay for routine scale and polish or crowns or anything that could have been prevented by an annual dental check up. This is important because regular check ups can help stop small problems turning into more complicated issues later.

Routine treatments or treatments that have not been prescribed

- ✗ We will not pay for any routine or preventative healthcare, for example, vaccinations, tick, worming and flea treatments, grooming and nailcare, spaying and neutering.
- ✗ We will not pay for any treatments you choose that have not been prescribed by a vet.

Pre-existing conditions

- ✗ We will not pay for any costs relating to pre-existing conditions.

Pheromone treatments

- ✗ Pheromones are a chemical compound, produced and secreted by an animal. They affect the behavior and development of other animals of the same species. We will not pay for costs of any pheromone treatments, unless they are prescribed to treat a behavioural condition.

5.2 Cover for legal claims against you and your pet

Someone might bring a legal action against you and / or your pet. For example, if your pet caused an injury to someone or damaged their property. This section helps you with the costs that could result.

Important things you should be aware of

Legal action and costs can be complex and difficult. If you find yourself in a legal dispute, or you think you might come into a dispute, we need to know as soon as possible so we can help. We will appoint lawyers to work on your behalf to resolve or prevent the dispute as appropriate.

If you appoint your own lawyer to deal with a dispute we may not be able to pay the costs. Note that this cover only applies for dogs.

Your limits and excess

The most we can pay for a legal claim is £1,000,000 per incident. You will need to pay your £250 excess for each legal claim.

What we will pay for

Legal action and compensation due

- ✓ If legal action is taken 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, unless any laws, rules or regulations have been broken.
- ✗ We will not pay if legal action is taken for an incident that occurred while someone else was being paid to look after your pet.

Legal action involving family or your work

- ✓ We'll pay for legal claims against you for incidents relating to your pet at your office workplace, as long as you follow relevant laws, regulations or workplace rules. We define office workplace as your regular place of work where you carry out office work and you do not interact with the general public, except your colleagues.

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- ✗ We will not pay for any incidents in workplaces in which the general public enter for business purposes. For example, shops, shopping centres, restaurants, schools, nursing homes, hairdressers.
- ✗ We will not pay if the legal action is started by any of your family members or someone who lives with you.
- ✗ We will not pay for any incidents that relate to any of your employees.

Claims where you are at fault

- ✗ We will not pay if you or your pet break any laws, rules or regulations.
- ✗ We will not pay for any claims where you have admitted it is your or your pet's fault.

Your cooperation

- ✗ We will not pay if you have not cooperated fully with us in defending any legal action against you, by providing any and all relevant information.

5.3 Cover if your pet is lost or stolen (Only if option is selected)

Sadly, sometimes pets go missing or are stolen. This part of the policy aims to help with their safe return and the financial costs of this difficult time.

Important things you should be aware of

Let us know as soon as possible after your pet goes missing - we can give some advice to help with their safe return.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess

The most we can pay for claims if your pet is lost or stolen is £200 per policy year.

You have no excess for claims if your pet is lost or stolen.

What we will pay for

Advertising and Reward

- ✓ If your pet is lost or stolen, we will pay advertising costs for the safe return of your pet.
- ✓ If your pet is lost or stolen, we will pay up to twice its original cost as a reward for its return.
- ✓ If your pet is lost or stolen but you didn't pay 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.
- ✗ We will not pay for any advertising and/or reward costs 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.

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

We understand it can be a difficult time if your pet passes away or is put to sleep due to illness or accident. This part of the policy helps you to cope with the financial costs of giving your pet an appropriate goodbye.

Important things you should be aware of

You can make a claim up to a year after your pet passes away.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess

The most we can pay when your pet passes away or is put to sleep and is cremated and / or buried is £150.

You have no excess for claims if you have to say goodbye to your pet.

What we will pay for

- ✓ If a vet recommends that your pet is put to sleep, we will pay the necessary vet's costs.
- ✓ We will pay for cremation and/or burial costs.
- ✗ We will not pay if your pet is put to sleep due to behaviour issues or aggressive behaviour
- ✗ We cannot pay more than the £150 limit for this section.

5.5 Cover if you need pet minding in an emergency

If you or a family member are sick and need to be in hospital, it can be difficult to find the time to properly care for your pets. This part of the cover helps you with the cost of someone else looking after them.

Important things you should be aware of

This cover is intended for unexpected visits to hospital. It does not cover pet minding fees if you are in hospital for a pre-planned admission. You must make sure that any pet-sitter you use is licenced. The **government requires** a business to have a licence if it provides accommodation for pets away from the owner's home.

Your limits and excess

The most we can pay for claims for emergency pet minding is £100 per policy year.

You have no excess for claims for emergency pet minding.

What we will pay for

- ✓ If you or your family member needs to be admitted to hospital urgently, we will pay the costs or fees of pet boarding, cattery, kennel or pet sitting.

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- ✓ If you have to stay longer than expected in the hospital due to a complication with your pregnancy, we will pay any pet minding costs.
- ✗ We will not pay for any pre-planned admissions unless a complication arises. In this case we will cover the additional cost arising from the complication.
- ✗ We will not pay if you are going to the hospital for a routine pregnancy.

6. Legal Information

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6.1 Cancellation by us

If you miss a payment

You need to keep up to date with your payments to keep your policy active. If you miss a payment we'll let you know by email and explain what you need to do and by when to keep your policy active. We'll keep trying to take payment and if we're not able to after 3 weeks we will cancel your policy. If you need to make a claim we'll ask you for any outstanding policy payments before we can make a claims payment. If you miss 3 payments in one year, we might ask you to pay the rest of the year's premiums up front to continue the cover.

If you are having trouble making your payments, please contact us as soon as you can. We can talk to you about options and reduce the risk of your policy being cancelled for non payment.

Other cancellations

We can cancel this policy at any time by giving 14 days' notice. For example:

- We stop offering this product.
- You made a misrepresentation when you bought your policy or made a claim.
- Your situation changes and you can no longer meet the terms and conditions of your policy, and more specifically under section 3. "What we are not able to cover".

We will refund any premiums that you have paid for the part of the policy year after the date of cancellation.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme if Great Lakes are unable to meet the liabilities under this policy. You can get more information by asking us or by visiting their website at www.fscs.org.uk.

6.2 How we use your personal information

ManyPets Ltd, are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers and/or professional advisors. Third parties also include our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - manypets.com/uk/privacy-policy.

If you wish to contact us in relation to this notice, or data protection generally, please contact our data protection officer, whose details are provided below. Our data protection officer: Claudia Rodriguez.

You can contact our data protection officer by email on dpo@manypets.com. You can also contact them by post at ManyPets, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom. Please mark any post for the attention of the data protection officer.

This scheme is underwritten by Great Lakes Insurance SE. To find out how they will use your personal information, please go to this link which will detail their Information Notice. manypets.com/uk/great-lakes-insurance-se-information-notice

6.3 The Law and Language that applies, and third parties

The law that applies to your policy is English law and the courts of England and Wales have exclusive jurisdiction to hear disputes arising under this policy.

If you are a resident of Scotland, Northern Ireland, the Channel Islands or Isle of Man, you can choose that the law of that jurisdiction will apply to this policy. In addition, the courts of that jurisdiction will hear disputes arising under this policy.

The language of the policy is English. Any communication about your policy will be in English.

A person who is not a party to this policy will not have any rights to enforce any term of this policy.

6.4 Fraud

It is very important that you provide us with correct information when taking out your insurance for your pet. If you purposely supply incorrect information, act dishonestly or make an exaggerated or false claim, we will:

- Void or cancel your policy.
- Not pay your claim.
- Retain any premiums from the date of the fraudulent claim.

A voided policy means that your insurance will be invalidated from the policy start date and is treated as if it never existed. This may also mean you have to declare this to future insurers.

If we paid a claim to you that turns out was fraudulent, you will need to pay all claims money back to us from the date the fraud occurred. The amount you would need to pay back would also include any eligible claims made after the date the fraud occurred.

We are also responsible for informing other organisations and relevant authorities of any fraudulent claims that you make. It is your responsibility to tell other insurers that we have cancelled your policy due to fraud.

6.5 Underwriters and ManyPets

This scheme is underwritten by Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstraße 107, 80802 Munich. It is registered with the commercial register of the local court of Munich under number HRB 230378. The UK Branch office is located at: 10 Fenchurch Avenue, London, EC3M 5BN. Great Lakes Insurance SE pay ManyPets a commission for each policy sold. The commission is based on a percentage of the insurance premium paid. Great Lakes Insurance SE, UK Branch, is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ManyPets is authorised and regulated by the Financial Conduct Authority with reference number 652623. You can check this by visiting register.fca.org.uk. ManyPets is an insurance intermediary and acts on behalf of Great Lakes Insurance SE. ManyPets does not provide advice or any personal recommendation about the insurance product offered