



# Important changes to your Fixed For Life policy.

We've made changes to the Fixed For Life policy. Please read this document carefully. If you have any questions, please don't hesitate to contact us.

### Customer service

Email: [support@boughtbymany.com](mailto:support@boughtbymany.com)

Call: 0345 340 4090 (Mon-Fri: 9am-7pm,

Sat: 9am-5:30pm)

### Claims

Email: [service@boughtbymany.com](mailto:service@boughtbymany.com)

Call: 0333 130 4552 (Mon-Fri: 9am-5pm)

## CHANGES TO YOUR BENEFITS

### Changes to Vet Fee cover.

#### Behavioural treatments

We've enhanced the behavioural cover and made the following changes:

- We've made it easier to access this cover. Your pet will no longer need to be diagnosed with a behavioural issue by a vet. We will now cover behavioural treatments as long as your pet has been referred to a behavioural specialist by a vet.
- We've removed the 6-month time limit for behavioural treatments.

Old wording	New wording
<p>✓ If your pet is diagnosed with a behavioural condition by a vet, we will pay its treatment costs. We will pay for up to 6 months after diagnosis. Your pet's behavioural Condition must be treated by either a Certified Animal Behaviourist (CCAB), a member of the Association of Pet Behaviour Counsellors (APBC), a member of the Canine and Feline Behaviour Association (CFBA) or a vet.</p>	<p>✓ 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 by one of the following.</p> <ul style="list-style-type: none"> <li>• A Certified Animal Behaviourist (CCAB).</li> <li>• A member of the Association of Pet Behaviour Counsellors (APBC).</li> <li>• A member of the Canine and Feline Behaviour Association (CFBA).</li> <li>• A vet.</li> </ul>

(Chapter 5. Your Cover - Cover if your pet needs medical treatment.)

#### Dental cover

We've expanded Dental cover to include dental crowns needed following an accident.

# Changes to “Cover for travelling abroad with your pet” (also known as Travel cover).

(Only if you purchased this option)

## Bringing your pet home

We’ve clarified when we can pay to bring your pet home if they are unable to travel in the same way they left.

Old wording	New wording
<ul style="list-style-type: none"><li>✓ If your pet passes away abroad or is unable to travel home in the same way they left, we will pay the increased costs of bringing your pet home.</li></ul>	<ul style="list-style-type: none"><li>✓ We will pay the increased costs of bringing your pet home if your pet passes away abroad.</li><li>✓ We will pay the increased costs of bringing your pet home if they are unable to travel home in the same way they left due to illness or injury.</li></ul>

(Chapter 5. Your Cover - Cover for travelling abroad with your pet.)

## Not following regulations

- As the United Kingdom stopped taking part in the PET Passport Scheme (following Brexit), we’ve updated the exclusion about not following the PET Passport Scheme when taking your pet abroad. Instead, you will need to follow local rules when taking your pet abroad. Local rules can be found on <https://www.gov.uk/taking-your-pet-abroad>.
- We’ve added an exclusion for travelling with your pet to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO). If you travel or book a trip to a destination against FCDO advice, you will not be able to claim for any costs under your Travel cover, including any vet costs incurred abroad.

## Changes to “Cover to help when you have to say goodbye to your pet” (also known as Farewell cover).

We’ve enhanced this benefit to include cover for burial or cremation costs if your pet passes away from illness or accident without vet intervention.

## Changes to “Cover if your pet passes away due to accident or illness” (also known as Death from Illness or Accident).

(Only if you purchased this option)

- We’ve enhanced this benefit to include cover for pets that were put to sleep due to an illness or accident.
- We’ve removed cover for burial or cremation costs from this benefit. You can continue to claim for these costs from your Farewell cover.
- We’ve also clarified when our exclusion for pets over 9 applies:

Old wording	New wording
<p>✘ We will not pay for any pets over 9 years old that pass away due to illness.</p>	<p>✘ We will not pay for any pets over 9 years old that either pass away or is put to sleep due to illness.</p>

(Chapter 5. Your Cover – Cover for travelling abroad with your pet.)

---

## PRE-EXISTING RULES

Our customers told us they were not sure how our pre-existing rules affect them when they need to claim or when they renew their policies. We've made some important changes to address these comments and improve the way we explain how our pre-existing terms and conditions work.

We made the following change to the “pre-existing” definition:

Old wording	New wording
<ul style="list-style-type: none"><li>• When we say “pre-existing condition” we mean anything your pet has had treatment, medication or advice for in the last 24 months.</li></ul>	<ul style="list-style-type: none"><li>• When we say “pre-existing condition” we mean anything your pet has had treatment, medication or advice for in the last 24 months. We consider advice to include anything a vet observed and recorded in your pet’s clinical history.</li></ul>

(Section 1.3 Definitions we use.)

### How we apply our pre-existing terms and conditions

We've explained how we apply our pre-existing terms and conditions on Chapter 5. Your cover I Section 'Cover if your pet needs medical treatment':

- **“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 Bought By Many, 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.”*
  - We've also provided an example on how our terms and conditions work.
  - We've also clarified that new conditions that occur after joining Bought By Many will never be treated as a pre-existing condition, as long as you renew each year.

# FirstVet.

We've updated this section with a better explanation on how to register and access the service.

## 1. Your Fixed For Life Policy.

### 1. Your Fixed For Life Policy

- We've expanded the description on who this product is for:
  - **"The policy meets the demands and needs of individuals who require cover for new and recurring conditions up to £7,000 in each year you renew, with an overall limit of £20,000 throughout the life of your pet (your yearly limit is part of your overall limit)."**
- We've added a statement explaining that the policy will end when the £20,000 overall limit is reached, and that we will contact you with alternative options before you reach your overall limit.
- We've added new wording to explain the importance of you notifying us as soon as possible if your or your pet's details are incorrect. If we need to correct any details on your policy this may affect your premium. However, if your premium changes after correcting your details, your correct premium will never go up in price.

### 1.3 Definitions

- We've updated our pre-existing definition.
- We've added a new definition for the term 'Overall limit':

Old wording	New wording
<ul style="list-style-type: none"><li>• N/A</li></ul>	<ul style="list-style-type: none"><li>• When we say 'overall limit' we mean the maximum amount you can ever claim per pet for all vet fees, no matter how long you have had a policy.</li></ul>

(Section 1.3. Definitions)

## 2. How to.

### 2.1 Making a claim

We've added the following terms and conditions to help us support you better when your pet needs treatment and/or when you need to make a claim:

- We now allow vets to register claims on your behalf. We've explained that we will set up a claim if your vet contacts us to register one. We will let you know once we've set up a claim for your pet.
- If your vet contacts us to check your cover before treating your pet, we will share details of your cover with them.

### 2.3 How to make a complaint

- We've clarified our complaints procedure with our timeframes for handling complaints, and what you should expect if you make a complaint.
- Following Brexit, we've removed a statement about your right to register a complaint on the EU's Online Dispute Resolution (ODR) platform.

### 2.7 How to make a change to your policy

Old wording	New wording
<p>You can change your policy via the My Account section of the Bought By Many website (<a href="https://boughtbymany.com/accounts/my-account/">https://boughtbymany.com/accounts/my-account/</a>).</p> <p>Log in using the details and password that you specified when you bought the policy. Your policies will be shown and the option to make a change will be clearly marked, followed by simple on screen guidance. Before proceeding, we will need to confirm with you that you are happy with any cover or price adjustment. You can also call us on 03453 40 40 90 and we'll be happy to help.</p>	<p>You can change your policy via the My Account section of the Bought By Many website (<a href="https://boughtbymany.com/account">https://boughtbymany.com/account</a>)</p> <p>Log in using the details and password that you specified when you bought the policy. Your policies will be shown and the option to make a change will be clearly marked, followed by simple on screen guidance. You can also call us on 03453 40 40 90 and we'll be happy to help.</p>

(Section 2.7 How to make a change to your policy)

## 2.8 How to contact us for anything else

We've removed this section. Our contact details are available on page 4.

## 3. What we are not able to cover.

- We've clarified that terms and conditions in this section apply to you before buying a policy and throughout the life of the policy.
- We've also clarified that changes in circumstances under the following sub-sections can affect your eligibility for cover under this policy:
  - Animals we are not able to cover.
  - Customers we are not able to cover.

### Submitting claims too late

Old wording	New wording
We are not able to pay claims if you make them more than one year after the event that caused the claim. By event we mean the first diagnosis of an illness by a vet, or the date that an accident happened.	We are not able to pay claims if you make them more than one year after each date of treatment.

(Chapter 3. What we are not able to cover)

### Claims covered by other insurance policies

- We've enhanced our policy to allow you to claim on your Bought By Many policy even if your pet is also insured with another pet insurance company. We will only pay our share of the claim.
- We are still unable to cover legal claims that are also insured by another policy.

Old wording	New wording
We are not able to pay claims if you have another insurance policy that will pay.	If you make a claim that is also covered by another insurance policy, you will need to provide details of the other insurance policy. We will only pay our share of the claim.
	We are not able to pay any legal claims against you or your pet that are insured by another policy.

(Chapter 3. What we are not able to cover)

## Animals we are not able to cover

We've added a new exclusion for dogs that must follow any instructions from a court as part of a Contingent Destruction Order. We will not be able to cover dogs that must follow instructions.

## Claims caused by you

Old wording	New wording
<ul style="list-style-type: none"><li>We are not able to pay if you deliberately put your pet at risk, or neglect your pet's safety.</li></ul>	<ul style="list-style-type: none"><li>We are not able to pay if you deliberately put your pet at risk, or neglect your pet's health and safety.</li></ul>

(Chapter 3. What we are not able to cover)

## 5. Your cover.

### Veterinary treatment

In line with our exclusion on complications of pregnancies after your pet's first pregnancy, we have clarified that we are unable to cover costs for medical conditions or complications due to breeding or pregnancies after the first pregnancy.

## 6. Legal information.

### 6.1 Cancellation by us

#### If you miss a payment

The existing wording says that if you miss a payment, we will notify you by email and SMS. We have updated this section to say that if you miss a payment, we will only notify you by email.

#### Other cancellations

The existing wording says that we have the right to cancel your policy by giving you 14 days' notice. We have updated this section with examples when we can cancel your policy by giving you 14 days' notice. Please note that this is not a complete list of situations when we can cancel your policy by giving you notice.

### 6.2 How we use your personal information

Great Lakes Insurance SE (the underwriter for your insurance policy) has updated their Information Notice. We've updated the link to their Information Notice.



## 6.4 Fraud

We've updated our fraud wording to include our right to **void** a policy in the event of fraud. We also explained what a **voided** policy means.

For ease of reference, 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.

## 6.5 Underwriters and Bought By Many

During a transition period, due to Brexit, Great Lakes Insurance SE was given a temporary permission to operate in the UK.

We've updated this section to reflect Great Lakes Insurance SE's authorisation status. We've included the following statement, which will be valid from 1<sup>st</sup> January 2022:

“Great Lakes Insurance SE UK Branch is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.”