

Important changes to your policy renewing on or after 01/08/2024

Customer service

Email: support@manypets.com

Call: 0345 340 4090 (Mon-Fri: 9am-6pm, Sat: 9am-1pm)

Claims

Call: 0345 646 1213 (Mon-Fri: 9am-5pm)

We've made changes to our policies. Please read this document carefully. If you have any questions, don't hesitate to contact us.

NEW DOCUMENTS

We've updated our insurance documents. Along with your renewal invite you received a new 'Insurance Certificate'. This new document gives you an overview of your cover and information we hold on you and your pets.

We've also replaced our bespoke policy wordings documents with a new handbook. This handbook covers our Fixed For Life and MoneyBack policies. This can be found in My Account.

The new handbook is a brand-new document. It was written and designed from the ground up. Many of these changes won't affect your cover. However, as you read through this letter, we'll highlight areas of your cover that have changed, including where new exclusions or conditions have been introduced.

Please note, depending on the policy you have purchased, some of these exclusions and conditions may not apply to you if the feature is not included as part of your policy. Please read your Insurance Certificate and Handbook for the full cover details.

CHANGES TO YOUR COVER

These are changes we've made to our policy wording that could affect your cover and how you use it.

Pets and People We Don't Cover (Section 3.1)

We've updated our wording about pets and people we don't cover. We are unable to cover pet or people who meet the below criteria:

- You're not the owner and keeper of the pet. Being the owner and keeper means, your pet lives with you and you're the person registered at the vet.
- Pets that have been trained to attack or guard
- We previously cancelled or voided your policy, unless due to non-payment
- You live less than 180 days in the UK, Channel Islands or Isle of Man during a policy year
- Pets that have been pregnant, or given birth, at least three times

You'll find the full list of pets and people we don't cover in section 3.1 of our handbook.

Submitting Your Claims Too Late (Section 3.2.1)

We've changed the length of time you have to claim. This time starts from the date your pet had treatment. We've reduced this time frame from 12 months to 6 months. You should submit your claims as soon as possible, so they don't exceed this time frame (6 months).

Experimental or Unproven Treatment (Section 3.2.4)

We've updated our wording around using experimental or unproven treatments for your pet.

We'll only cover claims if there's evidence the treatment's effective. It also needs to fall within the Royal College of Veterinary Surgeons guidelines.

The below wording shows the exclusion we've added to the new handbook.

Old wording Exclusion	New wording Exclusion
Nil	<p>Any costs for treatment where:</p> <ol style="list-style-type: none">1. there is no wide body of evidence on the effectiveness of the treatment2. there is no consensus among the veterinary community on the effectiveness of the treatment, or3. it's not in line with Royal College of Veterinary Surgeons guidelines <ul style="list-style-type: none">• Any costs for complications as a result of experimental or unproven treatment

(Section 3.2.4 Experimental or unproven treatment)

Vet Fee Cover (Section 4.1)

We've updated our exclusions for vitamins, minerals and supplements.

The below wording shows the exclusion we've added to the new handbook.

Old wording Exclusion	New wording Exclusion
Nil	<p>Vitamins, minerals, and supplements that can be purchased over the counter that your vet didn't prescribe as part of a treatment for a medical condition.</p>

(Section 4.1 Vet Fee Cover)

Death Of Your Pet Cover (Section 4.3.2)

We've updated our cover if your pet passes away. The most we'll pay for a claim in this section is the amount you told us you paid for your pet. You'll need to prove how much you paid if you make a claim.

Old wording	New wording
<ul style="list-style-type: none">• If you paid nothing for your pet, or you can't prove how much you paid, we'll pay you the market value of your pet. To work out the market value of your pet, we use their age, gender and breed on the date they passed away.• We'll pay these costs up to your Death of Your Pet cover limit.	<ul style="list-style-type: none">• You must provide a receipt or proof of purchase if you wish to claim the original cost of your pet.• If you paid nothing for your pet, or you can't prove how much you paid, we'll pay you the market value of your pet. To work out the market value of your pet, we use their age, gender and breed on the date they passed away.• Where the amount you told us you paid is lower than the receipt or proof of purchase, the most we'll pay is the amount you told us. And if you paid nothing or can't prove how much you paid, the most we'll pay is the amount you told us or market value, whichever is lower.• We'll pay these costs up to your Death of Your Pet cover limit

(Section 4.3.2 Death of your pet cover)

Missing and Stolen Cover (Section 4.4)

We've updated our Missing or Stolen cover. Your pet must be microchipped to be covered under this section. This cover is included on our Complete 15k policies, but is an optional extra for our other policies. Please check your Insurance Certificate to see if this cover is included on your policy.

The below wording shows the exclusion we've added to the new handbook.

Old wording Exclusion	New wording Exclusion
Nil	Any costs if your pet is not microchipped.

(Section 4.4 Missing and Stolen Cover)

OTHER CHANGES TO OUR WORDING

What we changed	Section
We've updated our general exclusions. We don't cover the cost of transporting your pet for treatment.	3.2.5
We've made it clearer that we don't cover vet costs which are not part of the treatment. For example: admin fees, insurance handling fees and referral fees.	3.2.8
We've made it clearer that we can't cover claims where you don't provide the required evidence. This could include invoices, receipts and medical history.	3.2.10
We've updated our wording around claims you might have to make against somebody else. If we need to claim against a third party, we'll do so in your name. You'll need to help us with any legal action and let us know as soon as possible if you intend to claim against a third party.	2.4
We've made it clearer that we won't cover any additional costs if treatment for your pet is delayed.	3.2.11
We've updated our wording on second opinions. We'll only pay for a second opinion if we request one.	3.2.12
We've changed our requirements to cover advanced treatments. We'll only cover these if all other options have been exhausted and the treatment is in your pet's best interests and recommended by a vet. This is only covered on our Complete 15k policy.	4.1.9
We've updated when we'll cover emergency out-of-hours treatment. We'll cover this if your pet suffers from a medical emergency.	4.1.13
We've updated when we'll cover house calls. We'll cover this if your pet's medical condition is an emergency and taking your pet to a vet surgery would put them at risk or in danger.	4.1.14

We've updated which documents we need if you claim for emergency minding. We'll need confirmation that you or a family member were in hospital. We'll also need invoices and/or receipts for the boarding or minding costs.	4.6.3
We've changed when we offer cover for legal claims made against you. If we think your dog's breed is high risk, or they have a history of aggression or biting, we may offer you a renewal without the Legal Claims Against You Cover. If we do that, we'll let you know.	4.7
We've made it clearer that we don't cover your dog for third-party liability when they're in the care of a service provider, like a groomer, trainer or minder.	4.7.5
We've updated our Legal Claims Against You Cover. We won't cover liability claims if your dog is in the care of someone who doesn't live with you and that person has their own liability cover.	4.7.5
We've updated 'Underwriters and ManyPets' with the latest regulatory statement reflecting Wakam SA's authorisation status.	7.9
We've added a definition for 'Emergency'. We define this as an illness or injury that could result in death or permanent damage to limbs or bodily functions if not treated within 12 hours.	7.1
We've added a definition for 'policy year'. This is a 12-month period which begins when your policy either starts or renews. For example, the 12-month period starts at 01/02/2020 00:00 and ends at 31/01/2021 23:59.	7.1
We've updated the section called 'The Law and Language that applies and third parties'.	7.7
We've updated our Sanctions section.	7.8