



Important changes to your Liability Only policy.

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

Customer service

Email: support@boughtbymany.com

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

Sat: 9am-5:30pm)

Claims

Email: service@boughtbymany.com

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

CHANGES TO OUR TERMS & CONDITIONS

1. Your Liability Only Policy.

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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 or change at any point. We have also explained that any change in details or circumstances (for example, moving home) can affect your premiums.

2. How to.

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 (https://boughtbymany.com/accounts/my-account/).</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 (https://boughtbymany.com/account)</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)

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

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

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 1st 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.”