BOUGHTBYMANY

Pet Insurance.

Fixed For Life policy

Fairer Finance

APPROVED DOCUMENT

Clear design
Simple language

Welcome.

We would like to offer you a warm welcome as a member of Bought By Many and a big thank you for buying your pet insurance from us.

We have designed our policies and customer service to be honest, friendly and easy to deal with. So whether you have any questions, compliments, problems or even complaints, we want to hear about them.

Policy documents can be a bit of a chore so we've tried to remove any jargon and confusing language to make it easy to understand. We're proud to say it is the first pet insurance policy in the UK to carry the Fairer Finance Clear and Simple document accreditation.

Bought By Many aims to pay every valid claim we receive and to make that happen we recommend you take a few minutes to read through the relevant sections of your policy wording.

It will help you understand what you are entitled to and make sure your claim is accepted. We exist to change insurance for the better. We have built online communities to help people get more from their pet, travel, home insurance and more.

We created our pet cover by listening to the needs, frustrations and suggestions of our members - they told us what was missing from existing policies, or what didn't work well.

If you have anything you would like to add to help shape future policies, or if there is anything you don't understand in this document, we would love to hear from you.

Get in touch.

You can get in touch with our UK-based team via:

Email:
support@boughtbymany.com

Phone us:
03453 40 40 90

Social:
facebook.com/boughtbymany
twitter: @boughtbymany.com

Claims:
Snap Claim online from My Account
Or call us on 0333 130 4552

FirstVet.

As a Bought By Many customer, you can access unlimited advice from FirstVet directly on your mobile or computer. There's no excess to pay for using the service and it doesn't affect your vet fee limit.

FirstVet are open 07:00 - 24:00 every day, 365 days a year.

Here are some of the things they may be able to help you with:

- Vomiting and diarrhea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

FirstVet can also give you advice for things not covered by your insurance, for example, preventative care. However, those appointments must be paid for by you. Please check your policy wording to find out if any recommended treatment is covered by your policy.

Important!

If your animal is very sick or badly injured you should always seek veterinary care immediately.

How it works:

1. Download the app and log in
Download the FirstVet app from https://firstvet.com/uk/
Log in directly with your Bought By Many policy number.

2. Make an appointment
Add animal information, describe symptoms and choose a time that suits you.

3. Veterinarian visit
The visit is via video call on your mobile, tablet or computer. Open the app when your meeting starts. We'll send a text message reminder just before the meeting starts.

4. After the visit
After the visit, a journal will be sent to you with the vet's advice and diagnosis. You'll also be sent a referral for treatment if you need one.

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This section describes the pet(s) you have covered, lists your details and some important definitions of the policy.

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We sell different types of policies and they work in slightly different ways. This section explains which policy type you have, and how it works.

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1. Your Fixed For Life policy.

1. Your Fixed For Life policy.

This document contains the details of the insurance you have bought. It contains the cover options you selected when buying your insurance and explains in detail what the insurance does and does not cover.

This policy meets the demands and needs of individuals who require cover for new and recurring conditions with a £7,000 limit that you can claim each year you renew. Your policy has a fixed premium and will never go up in price.

We will use this document when deciding whether to pay a claim so if anything does not look right, let us know as soon as possible.

Your policy starts on [*start date as chosen by customer*] and will run for 12 months. It will renew automatically unless you tell us to stop the policy. We do this to make sure there are no gaps in your cover. We will contact you by email before renewal to remind you about this.

1.1 Pets.

Whenever we say “your pet(s)” in the rest of the document, we mean the pet(s) listed below.

Photo	Pet’s name	Pet’s breed	Age when policy starts
	Monty	Labradoodle	1 year and 2 months
	Molly	Staffordshire Bull Terrier	1 year and 9 months

The policyholder is:

Policy holder	Phone no.	Email	Address
[Your name]	*[Your number]*	*[Your email address]*	*[Your address]*

1.2 Your premium.

Your total premium for this year is £*[we will put the price of your insurance here so you have a note of it]*.

1.3 Definitions we use.

- When we say “you”, we mean the person listed above as the policyholder.
- When we say “family” we mean your husband, wife, common law or civil partner, parents, grandparents, children, brothers or sisters.
- When we say “vet” we mean a Veterinary Surgeon who is registered with the Royal College of Veterinary Surgeons to practice in the UK.
- When we say “illness” we mean any injuries, disease, sickness or infection suffered by your pet and diagnosed by a vet.
- Whenever we say “condition” we mean any illness that your pet had or needed treatment or medication for.
- When we say “pre-existing condition” we mean anything your pet has had treatment, medication or advice for in the last 24 months.
- When we say “accident” we mean sudden physical damage caused to or by your pet involving a person or an object.

2. How to.

2. How to.

2.1 How to make a claim.

How we handle claims

We aim to handle all claims as quickly as possible. We will keep you up to date on the process so that you know what is happening with your claim. We will only ask you for information if we cannot get it ourselves or if we need to check it with you. If we cannot pay, we promise to explain why.

Making a claim

Make a Snap Claim online in just a few seconds at any time! You can find this option next to your policy from My Account (https://boughtbymany.com/accounts/my-account/).

- For vet fee claims: if you have invoices or receipts for the treatment to hand this will be helpful. If not, we will get this information from your your vet. For us to do this we will need to share details with your current and previous vets.
- For claims for legal action against you: if your pet is involved in an incident where you might be sued, please contact us right away on 0333 130 4552 and we will do what we can to assist.
- If you prefer to call to make a claim, our dedicated claims team is happy to help on 0333 130 4552. Our opening hours are Monday to Friday between 9am and 5pm.

Important

If you become aware of any incident that could lead to any legal disputes or third party claim against you or your pet, please call us immediately

2.2 How to ask a question about a claim you have submitted.

Our Snap Claims process means we seek to review your claim quickly for you, but we will always send you regular updates. You can also view the progress of your claim easily via the My Account area (https://boughtbymany.com/accounts/my-account/) on our website. Once you have submitted a claim, you can speak directly to our dedicated claims team on this special number 0333 130 4552.

2.3 How to make a complaint.

We aim to ensure that we give you the highest level of service. If we have fallen short of your expectations, we will make every effort to resolve the issue quickly for you. The easiest and quickest way to let us know is via the Contact Us page in the My Account area of our site (https://boughtbymany.com/accounts/my-account/). Alternatively, please call: 03453 40 40 90.

If you prefer you can also reach us by post, though it will naturally take a little longer. Write to us at: Customer Satisfaction Manager, Bought By Many, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom. We will try to resolve your complaint immediately. If we need more time to ensure we are thorough, we will update you within 5 working days.

If you are not satisfied with the outcome then you can contact the Financial Ombudsman Service.

By Post: Exchange Tower, London E14 9SR. By Phone: 0300 123 9123 or 0800 023 4567.

By email: complaint.info@financial-ombudsman.org.uk

If you purchased this policy online, you can also make a complaint via the EU's online dispute resolution (ODR) platform. This can be found at: http://ec.europa.eu/odr. Following the complaints procedure does not affect your rights to take legal action.

2.4 How to cancel your policy.

You can cancel at any time by contacting us by phone: 03453 40 40 90 or from the My Account section of the Bought By Many website (https://boughtbymany.com/accounts/my-account/). Log in using the details and password that you specified when you bought the policy. You can do this during or after your cooling-off period.

2.5 Cancelling in your cooling-off period.

Your cooling-off period is 14 days from the day you bought or renewed your policy. If you received your documents later than that, it will be 14 days from when you received the documents. If you decide to cancel in this period, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.

2.6 Cancelling after your cooling-off period.

You can cancel this policy with immediate effect, at any time after the 14-day cooling-off period.

If you decide to cancel after the 14-day cooling-off period we will refund premiums for the remaining length of the policy, unless you have made a claim. In this case no premium will be refunded.

2.7 How to make a change to your policy.

You can change your policy via the My Account section of the Bought By Many website (https://boughtbymany.com/accounts/my-account/). 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.

2.8 How to contact us for anything else.

Our contact details are shown via the 'contact us' option in the My Account area (https://boughtbymany.com/accounts/my-account/) on our website. Our aim is to make things as easy as possible for you and to provide helpful service so we have listed several options there for you to choose from.

3. What we are not able to cover.

3. What we are not able to cover.

Waiting periods when you first buy

- The waiting periods below do not apply if:

  i) Your pet was insured by another insurer up to the date this policy starts. If this is the case, we'll ask you to give us details of your previous insurance to confirm there was no gap in cover.

  ii) You are renewing your existing Bought By Many policy.

- We are not able to pay a claim for any accident that occurs or is treated within in the first 48 hours of the policy.
- We are not able to pay a claim if your pet passes away due to illness in the first 14 days of the policy.
- We are not able to pay claims for any vet's fees incurred due to illness within the first 14 days of the policy.
- These periods also apply to a pet when it is added to the policy.

Submitting claims too late.

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.

Claims covered by other insurance policies.

We are not able to pay claims if you have another insurance policy that will pay.

Animals we are not able to cover.

- We are not able to cover pets where you are not the owner and keeper.
- We are not able to cover pets under the age of 4 weeks.
- We are not able to cover a pet that has ever attacked or bitten anyone or another animal. We are not able to cover pets that have ever been in any fights.
- We are not able to cover pets that have been trained to attack.
- We are not able to pay claims if you earn money from your pet or your pet is used in connection with any business.
- We are not able to cover pets that are used for guarding, racing, coursing or fighting.
- We are not able to cover dogs or cross-breed of dogs listed in the Dangerous Dogs Act 1991. The act considers Pit Bull Terriers, Japanese Tosa, Dogo Argentino and Fila Brasileiro to be dangerous dogs. The act also considers dogs that appear similar to these dogs as dangerous dogs. In addition, we do not cover Czech Wolfdog, Saarloos Wolfhound or other Wolf hybrids.

Claims caused by you.

- We are not able to pay if you deliberately put your pet at risk, or neglect your pet's safety.
- We are not able to pay for claims if you deliberately harm or neglect your pet.

Customers we are not able to cover.

- We are not able to provide cover if you have ever been declined insurance for your pet or had an insurance policy for your pet cancelled by an insurer.
- We are not able to provide cover if you currently have any unspent convictions for any kind of offence involving dishonesty, fraud or any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006.

4. How your Fixed For Life policy works.

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Multi-pet policy.

You have bought a multi-pet policy for Monty and Molly. All of the limits described below are limits that apply to each pet separately.

Yearly limit.

How this policy works for vet fees

We will pay up to £7,000 for all vet's fees in any one year. When you renew your policy, the limit is reset so there is a new £7,000 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.

The exception is behavioural conditions where we can only pay claims for up to 6 months. There is also a specific limit of £1,000 for complementary treatments.

Your overall £20,000 limit for vet's fees

In addition to your yearly limit, there is an 'Overall Limit' per pet for Vet's Fees. This Overall Limit is the maximum amount you can ever claim per pet for all vet's fees, no matter how long you have had a policy. The Overall limit is £20,000 for any pet - this does not reset each year. If you do make claims that total £20,000 then the pet's policy will end.

You can check what your limits are, and how much you have used, at any time - please use the My Account section of our website or contact us.

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. You can see the limit written within each section in the rest of the document.

Fixed For Life.

How Fixed For Life works

We will not change your premiums while you have a Bought By Many Fixed For Life policy with us. This means the following things will not change the premium you pay each year:

- Your pet getting older
- You making claims
- You moving address
- Vets charging more for what they do
- Us deciding that we want to change our premiums
- The government deciding that it wants to change the rate of Insurance Premium Tax (which insurers include in your premiums)

If you make a significant change to your policy like adding another pet or adding an optional cover, then the premium will change to reflect the extra cover.

If you have a gap in your cover for any reason you will lose your fixed premium. For example, if you decide not to renew or if you cancel your policy.

5. Your cover.

5. Your cover.

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 (anything your pet has had any treatment, medication or advice for in the last 24 months) are a common cause of claims being turned down in this section. You can always call us if you are not sure about this definition.

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 and excess.

As you have a Fixed For Life policy, we will only pay claims up to the Overall Limit of £20,000. This is inclusive of the limits below:

The most we can pay for medical treatment and related costs is £7,000 per year.

The most we can pay for complementary treatments is £1,000 per year.

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

You will need to pay your £69 excess, per year.

Your excess will change at renewal after your pet's 9th birthday. Your excess will be £69 plus 20% of the remaining claim.

As you have bought a multi-pet policy, the limits and excesses above are per pet.

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 under the supervision of a vet.

Behavioural treatments

✓ 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.

Complementary treatment

✓ If your pet is diagnosed as needing hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay the costs. Complementary treatments must be carried out by someone who is a member of the: Association of Chartered Physiotherapists in Animal Therapy (ACPAT), Canine Hydrotherapy Association (CHA), Institute of Registered Veterinary and Animal Physiotherapists (IRVAP), International Association of Animal Therapists (IAAT), International Veterinary Chiropractic Association (IVCA), McTimoney Chiropractic Association, National Association of Registered Canine Hydrotherapists (NARCH) or National Association of Veterinary Physiotherapists (NAVP).

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.
- × 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 pay for necessary treatment if there are complications during your pet's first pregnancy.
- × We will not pay costs relating to routine pregnancy.

- ✗ We will not pay any costs for pregnancies after your pet's first pregnancy.

Dental

- ✓ We will pay for dental treatments prescribed by your vet 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.

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 that 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.

Your limits and excess

The most we can pay for legal claims is £2,000,000 per incident. You will need to pay your £250 excess for each legal claim.

What we will pay for.

Legal expenses 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 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 your business, work or 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.

Cover for travelling abroad with your pet. (Only if option is selected)

This section helps you with some costs that can occur when travelling with your pet. For example, if they fall ill or go missing while abroad.

Important things you should be aware of

- The Pet Travel Scheme (PETS) explains what you need to do when travelling with your pet. You can read these rules at: https://www.gov.uk/take-pet-abroad. Note that if you make a claim and you have not followed these rules, we will not be able to pay.
- Pre-existing conditions (anything your pet has had any treatment, medication or advice for in the last 24 months) are a common cause of claims being turned down in this section. You can always call us if you are not sure about this definition.

- 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, claims might be rejected.

Your limits and excess

Your UK vet fee cover extends in the EU. An extra £1,000 cover per year is provided for some unexpected costs due to your pet. You have no excess for claims when travelling abroad with your pet.

As you have bought a multi-pet policy, the limit above is per pet.

What we will pay for.

Veterinary costs abroad

✓ The benefits of the "Cover if your pet needs medical treatment" section are extended to cover necessary treatments for your pet in the EU.

Bringing your pet home

✓ 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.

Cutting your trip short

✓ If you need to come home early due to your pet, and cancel travel and accommodation plans, we will pay the portion of costs that you cannot get refunded.

Cancelling or rebooking your trip

✓ If you need to cancel your holiday within 14 days of travelling because your pet suffers a life-threatening injury or illness, we will pay the portion of costs you cannot get refunded. We will also pay for any change in costs if you need to rebook. The same applies if your pet has gone missing or has passed away.

Delays

✓ If you are delayed due to your pet, we will pay some of the costs this causes. The costs we will pay are extra quarantine kennelling, repeat treatments for your pet, replacement documents needed for your pet and extra accommodation and transport for you.

✓ If your journey is delayed by something that is unrelated to your pet, we will pay costs of extra quarantine kennelling and repeat treatments.

× If your journey is delayed by something that is unrelated to your pet, we will not pay for any costs of extra travel and accommodation.

Maximum costs of accommodation

× We cannot pay for more than a maximum of 14 days accommodation at a rate of GBP 50 per night.

Maximum time abroad

- We allow up to 90 days abroad for your pet each calendar year. We cannot pay for a claim that happens from the 91st day onwards.

Illness or injury that started before travelling

- We will not pay for any treatment of illnesses that you knew about, or should have known of, before you began your travel.
- If your pet was showing signs of a possible change in health, you should have these checked by a vet before you leave.

Not following regulations

- We will not pay if you have not followed the Pet Travel Scheme (PETS).

Travel for treatment

- If you are travelling to get treatment for Your pet abroad, we will not pay any costs for any medical treatments.

Pre-existing conditions

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

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 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 £1,500 per policy year.

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

As you have bought a multi-pet policy, the limit above is per pet.

What we will pay for.

Advertising and Reward

- ✓ If your pet if 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 did not pay for your pet, we will 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 rewards 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.

Replacement

- ✓ If your pet is not found within 30 days of being lost or stolen, we will pay the original cost of your pet. 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.

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

We understand it can be a difficult time if your pet has to be put to sleep. 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 line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess

The most we can pay when your pet 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.

As you have bought a multi-pet policy, the limit below is per 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, and subsequent cremation and/or burial costs.

× We cannot pay more than the £150 limit for this section.

Cover if your pet passes away due to accident or illness. (Only if option is selected)

This part of the policy helps you to cope with the financial costs if your pet passes away due to an accident or illness.

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 line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess

The most we can pay if your pet passes away due to accident or illness is £1,500.

You have no excess for claims if your pet passes away due to accident or illness.

As you have bought a multi-pet policy, the limit above is per pet.

What we will pay for.

- ✓ If one of your pets passes away due to an accident or illness, we will pay you the amount you first paid or donated for them, up to the limit shown above.
- ✓ 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.
- ✓ If your pet passes away due to accident or illness, we will pay cremation and burial costs.
- × We will not pay for any pets over 9 years old that pass away due to illness.

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 £1,500 per policy year.

You have no excess for claims for emergency pet minding.

As you have bought a multi-pet policy, the limit above is per pet.

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.
- ✓ 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.

6. Legal Information.

Cancellation by us

If you miss a payment

If you miss a payment for your policy we will email you to let you know and try to call you. If we can contact you, we will ask that you pay off all missed payments to keep your policy going. If you make a claim, we will need you to pay the missed payments before we can pay out. If we cannot contact you after 14 days, we will stop your cover and you will not be able to make claims. We will notify you by email and SMS that we have done this. If you pay the outstanding balance within another 10 days, then we will re-activate your cover as if no payments had been missed. 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 we have been unable to take payment after 24 days then your policy will be cancelled.

Other cancellations

We can cancel this policy at any time by giving 14 days' notice. 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 a firm has stopped trading or does not have the financial resources to pay claims. You can get more information by asking us or by visiting their website at www.fscs.org.uk.

How we use your personal information

Bought By Many 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, professional advisors, 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 - https://boughtbymany.com/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@boughtbymany.com or post, marked for the attention of the data protection officer, at Bought By Many, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom.

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 Privacy Statement.

https://www.munichre.com/en/service/privacy-statement/index.htm

Applicable law and Third parties

The law that applies to this policy is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you lived when you purchased this policy. A person who is not a party to this policy will not have any rights to enforce any term of this policy.

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 cancel your policy, not pay your claim and retain any premiums from the date of the fraudulent claim.

If we have paid a claim to you and then are made aware that it was done fraudulently, 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.

Underwriters and Bought By Many

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 Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE UK Branch is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Bought By Many is authorised and regulated by the Financial Conduct Authority with reference number 652623. You can check this by visiting https://register.fca.org.uk. Bought By Many sells policies on a non-advised basis.