

Pet Insurance

Insurance Product Information Document

Company: Bought By Many Product: Liability only

Bought By Many is authorised and regulated by the Financial Conduct Authority (FCA), our FCA register no. is 652623

This document explains the key information about your policy, but you should read the full information in your policy wording.

What is this type of insurance?

You understand that this product meets the demands and needs of those looking to protect themselves against the costs of liability charges.



What is insured?

- ✓ Liability cover up to £3,000,000. If legal action is taken against you 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.



What is not insured?

- ✗ We cannot cover legal action against you by family members or people who live with you.
- ✗ We cannot cover situations where you have broken rules, regulations or laws.
- ✗ We cannot cover legal action involving your business, work or employees.



Are there any restrictions on cover?

Excess:

- ! You will have to pay a £250 excess towards liability claims.



Where am I covered?

✓ You are covered in the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- You must follow your vet's recommendations on vaccinations. If you do not, you will not be covered for any illness.
- You must take your pet for an annual health and dental check-up with your vet. This is important to help spot health issues early and prevent them from developing into something more serious. If you do not do this, your claim might be rejected.
- You must submit any claims within 1 year of the event that caused it.



When and how do I pay?

You can pay annually by credit or debit card, or monthly by interest free direct debit.



When does the cover start and end?

Your policy start date will be shown in policy booklet 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 before renewal to remind you about this.



How do I cancel the contract?

- You can cancel free of charge at any time in your 14-day cooling off period. If you decide to cancel, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.
- You can also cancel this policy at any time after the 14-day cooling-off period. We will refund premiums for the unused portion of the policy unless you have made a claim. In this case no premium will be refunded.
- You can cancel your policy by speaking to us on 03453 40 40 90.