



BOUGHTBYMANY



Policy summary.

A comparison of our policies

Welcome.

This document summarizes the things that we think are important to know about the different types of policy we sell.

It can help you compare products and is a quick reference but it does not contain the full Policy Wording which is available separately. Please review that document for the complete details of your cover.

Summary of our pet insurance products.

Your insurance is pet insurance that can cover cats and dogs. You can choose from seven different products as shown on the following page.

	Liability Only	Value	Pre-existing	Fixed for Life	Regular	MoneyBack	Complete
	Cover for legal incidents. No vet's fees.	Low cost for our lowest vet's fees cover.	Similar to Regular but with some cover for pre-existing conditions.	Your premium is fixed for life – it will never change.	Our middle-range cover for vet's fees.	Pays you 20% back if you do not make a claim.	The most comprehensive pet insurance you can buy.
Cover if your pet needs medical treatment	⊗	£3,000	£7,000	£7,000	£7,000	£7,000	£15,000
- Type of cover	⊗	Yearly limit (also called 'Lifetime')	Yearly limit (also called 'Lifetime')	Yearly limit (also called 'Lifetime')	Yearly limit (also called 'Lifetime')	Yearly limit (also called 'Lifetime')	Yearly limit (also called 'Lifetime')
- Complimentary treatments limit (within vet's fees)	⊗	£500	£1,000	£1,000	£1,000	£1,000	£2,500
- Cover for pre-existing conditions	⊗	⊗	£500 (Year 1) £1,000 (Year 2)	⊗	⊗	⊗	⊗
- Cover for dental problems	⊗	Accidents only	Accidents only	Accidents only	Accidents only	Accidents only	Yes
- Cover for pregnancy complications	⊗	⊗	1st pregnancy only	1st pregnancy only	1st pregnancy only	1st pregnancy only	1st pregnancy only
Cover for legal action against you and your pet (dogs only)	£3M	£1M	£2M	£2M	£2M	£2M	£3M
Cover for travelling abroad with your pet	⊗	⊗	£1,000	£1,000	£1,000	£1,000	£2,500
Cover if your pet is lost or stolen	⊗	£200*	£1,500	£1,500	£1,500	£1,500	£6,000
Cover if your pet has to be put to sleep	⊗	£150	£150	£150	£150	£150	£150
Cover if your pet passes away from accident or illness	⊗	⊗	£1,500	£1,500	£1,500	£1,500	£6,000
Cover if you need pet minding in an emergency	⊗	£100	£1,500	£1,500	£1,500	£1,500	£2,000

* Cover for Advertising and Reward Only on the Value policy – no cover for costs of replacement.

Included as standard

Optional add-ons

⊗ Not included

Duration of our policies.

All policies run for 12 months from the date they are bought and are automatically renewed to avoid gaps in your cover. We will contact you before renewal to ask if you want this to happen.

Summary of significant exclusions and limitations.

Waiting periods.

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
 - You are renewing your existing Bought By Many 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

General conditions.

You must ensure that your pet has its annual check-up, a dental check-up every 12 months, and vaccinations so they remain healthy. Note that all policies have an excess for Vet's Fees (whether you claim for vet's fees at home or abroad). Please refer to your Policy documents to check how much your excess is.

Cover if your pet needs medical treatment.

- All our policies will only treat Behavioral Conditions for up to 6 months' worth of treatment
- We cannot pay a claim if you submit it more than a year after the event that caused it
- We cannot pay costs for preventative treatments or treatments not prescribed by a vet
- We can only cover pre-existing conditions on the pre-existing conditions policy
- We cannot cover conditions that have been treated, medicated or that you have received advice for in the last 3 months on any policy

Types of cover.

- 12-month time-limit – you can claim up to your limit for each condition, or for 12 months after the first diagnosis, whichever comes first
- Per Condition – you can claim up to the limit for each condition
- Yearly Limit - you can claim up to the limit every year

Cover for legal claims against you and your pet.

- 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

Cover for travelling abroad with your pet.

- We cannot cover anything where you have not complied with the Pet Travel Scheme (PETS) (https://en.wikipedia.org/wiki/Pet_passport)
- We cannot cover any claims that occur after more than 90 days abroad
- We cannot pay for any illness that your pet had or showed signs of before you travelled

Cover if your pet is lost or stolen.

- We cannot pay costs unless your pet is missing for more than 48 hours
- We cannot pay rewards to anyone from your family or who is living with you
- We cannot pay if your pet is lost or stolen whilst someone was being paid to look after it

Cover if your pet dies from accident or illness.

- We cannot pay for pets over 9 years old that die from illness

Cover if you need pet minding in an emergency.

- We only pay for minding that is required as the result of an unplanned hospital visit
- We cannot pay for minding required due to pre-planned hospital admissions or routine pregnancy

Cancellation.

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.

How to make a claim.

To make a claim, please call our dedicated claims team on 0333 130 4552. You can also claim online using our Snap Claims process. Go to 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 ability to make a claim will be clearly marked, followed by simple on screen guidance.

Making a complaint.

The easiest and quickest way to is via the Contact Us page of the My Account area on our website. 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. If you are in any way unsatisfied with the resolution 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

Your underwriter and the Financial Services Compensation Scheme.

This scheme is underwritten by Great Lakes Insurance SE. Great Lakes Insurance SE, UK Branch, is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority who are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Great Lakes are unable to meet the liabilities under this policy. You can get more information by asking us or by visiting their website at www.fscs.org.uk.