

# Pet Insurance

## Insurance Product Information Document

Company: Bought By Many

Product: Pre-Existing

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?

This is a per-condition pet insurance policy. You can claim up to your vet fee limit for each new condition.



#### What is insured?

##### Cover if your pet needs medical treatment:

- ✓ We will pay up to a total of £7,000 per new condition.
- ✓ We will pay up to a total of £500 for all pre-existing conditions. If no claims are made in your first year for pre-existing conditions, this cover increases to 1,000 at renewal.

##### Veterinary treatment:

- ✓ If a vet recommends treatment or medication for your pet, we will pay those costs.

##### Dental treatment:

- ✓ We will pay for dental treatments that are necessary following an accident.

##### Behavioural treatment:

- ✓ If your pet is diagnosed with a behavioural condition by a vet, we will pay its treatment costs for up to 6 months after diagnosis.

##### Complementary treatment:

- ✓ If your pet is diagnosed as needing hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay up to £1,000 per condition towards these costs from the total limit shown above.

##### Prescription Pet Food:

- ✓ We will pay towards the cost of food prescribed by your vet up to £200 per condition from the total limit shown above.

##### Cover to help when you have to say goodbye to your pet:

- ✓ If a vet recommends that your pet is put to sleep, we will cover up to £150 of the costs of the procedure, cremation and burial.

##### Cover for legal claims against you or your pet up to £1,000,000:

- ✓ 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?

##### Cover if your pet needs medical treatment:

- ✗ We cannot cover pre-existing conditions that have been treated, medicated or that you have received advice for within 3 months of the policy start date.
- ✗ We cannot pay costs for routine or preventative treatments or treatments not prescribed by a vet.
- ✗ We cannot pay costs relating to pregnancy.
- ✗ We cannot pay for dental treatments caused by illness.

##### Unless your pet was insured by another insurer up to the start date of your policy with us:

- ✗ We cannot pay a claim for any accident within the first 48 hours of the policy.
- ✗ We cannot pay claims for any vet's fees due to illness within the first 14 days of the policy.
- ✗ We cannot pay if your pet passes away due to illness in the first 14 days.

##### Liability cover:

- ✗ 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 have to pay an excess towards medical treatment claims. Please refer to your Policy Wording to check how much your excess is.
- ! We may change your excess as your pet ages, usually at the renewal following your pet's 9th birthday. We will let you know if there are any changes before your renewal date.
- ! You will have to pay a £250 excess towards liability claims.

##### Claims:

- ! If your pet requires ongoing treatment, you must have a policy with us to keep receiving claims payments. If you choose to cancel your policy or not renew it, any claims payments will stop.
- ! All medical, behavioural and complementary treatments must be carried out by a vet, someone holding the required qualifications or membership to specified organisations shown in the policy wording.



## 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.