



BOUGHTBYMANY



# Policy summary.

A comparison of our policies

# Welcome.

This document summarises 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 six different products as shown on the following page.

	Value 2K	Value 3K	Pre-existing	Regular	MoneyBack	Complete
	Low cost for our lowest vet fee cover	Our low-range cover for vet fees	Similar to Regular but with some cover for pre-existing conditions	Our middle-range cover for vet 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	£2,000	£3,000	£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')
- Complementary treatments limit (within vet fees)	£500	£500	£1,000	£1,000	£1,000	£2,500
- Cover for pre-existing conditions	⊗	⊗	£500 (Year 1) £1,000 (Year 2)	⊗	⊗	⊗
- Cover for dental problems	Accident only	Accident only	Accident only	Accident only	Accident only	Yes
- Cover for pregnancy complications	⊗	⊗	First pregnancy only	First pregnancy only	First pregnancy only	First pregnancy only
Cover for legal action against you and your pet (dogs only)	£1M	£1M	£2M	£2M	£2M	£3M
Cover for travelling abroad with your pet	⊗	⊗	£1,000	£1,000	£1,000	£2,500
Cover if your pet is lost or stolen	£200*	£200*	£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	£6,000
Cover if you need pet minding in an emergency	£100	£100	£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 on

⊗ 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
  - 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 cover behavioural treatment if your pet is referred to a behavioural specialist by a vet
- We cannot pay a claim if you submit it more than a year after each date of treatment
- 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

### **What are pre-existing conditions?**

When we say "pre-existing condition" we mean anything your pet has had treatment, medication or advice for in the last 24 months. We consider advice to include anything a vet observed and recorded in your pet's clinical history.

### **Types of cover.**

- 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 if you have not followed local rules on taking your pet abroad. You can read these rules at: <https://www.gov.uk/taking-your-pet-abroad>.
- 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
- We cannot cover any claims if you travel to a destination against the advice of the Foreign, Commonwealth & Development Office (FCDO).

### 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 either pass away or is put to sleep due to 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.

You can send us an email at [support@boughtbymany.com](mailto:support@boughtbymany.com) or give us a call on 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:

Complaints Manager,

Bought By Many, Oakfield House,

35 Perrymount Road, Haywards Heath,

West Sussex RH16 3BW, United Kingdom.

If you are not satisfied with the outcome 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](mailto:complaint.info@financial-ombudsman.org.uk)

Following the complaints procedure does not affect your rights to take legal action.



## 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](http://www.fscs.org.uk).