



BOUGHTBYMANY



Pet Insurance.

Liability Only policy



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. 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, 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](https://twitter.com/boughtbymany)



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

Contents.

1. Your Liability Only pet insurance policy

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

2. How to

Here we explain how you can make a claim, make a change, cancel your policy, make a complaint or contact us for anything else.

3. What we are not able to cover

This section lists our 'general exclusions'. They are important to understand because we cannot cover them.

4. How your policy works

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.

5. Your cover

Cover for legal claims against you and your pet

6. Legal information

Details of our cancellation rights, the Financial Services Compensation Scheme, our Data Protection policy, Applicable Law, Anti-Fraud Measures, and our Underwriter.

1. Your Liability Only policy.

1. Your Liability Only 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 accidental injury or damage caused by their pet.

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.


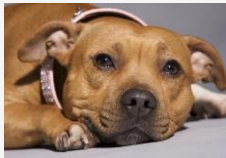
You must tell us as soon as possible if your or your pet's details are wrong or change at any point. For example, you move home, your pet was spayed or neutered, or your pet's age is incorrect.

If your situation changes this may affect your premiums. We will let you know when you contact us or update your details via the My Account on the Bought By Many website.

BOUGHTBYMANY

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	2 years and 9 months

The policyholder is:

Policy holder <i>[Your name]</i>	Phone no. <i>[Your number]</i>	Email <i>[Your email address]</i>	Address <i>[Your address]</i>
-------------------------------------	--------------------------------	--------------------------------------	----------------------------------

BOUGHTBYMANY

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 “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

To make a claim, please call our dedicated claims team 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/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 give you the best experience every time. But if something isn't quite right we want to hear from you so we can turn it around as soon as possible. You can send us an email at 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.

Once we receive your complaint, our team will aim to resolve this for you within 3 working days. Where that isn't possible, your complaint will be passed to our specialist resolution team. They will send a written acknowledgement within 5 working days and will aim to send you a final response within 4 weeks.

BOUGHTBYMANY

The majority of our complaints are resolved within 4 weeks. If there is any change to this timeframe, we will update you and send a final response no later than 8 weeks from receipt of your complaint.

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

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/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/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. You can also call us on 03453 40 40 90 and we'll be happy to help.

3. What we are not able to cover.

3. What we are not able to cover.

The following conditions apply to you before you buy this policy and throughout the life of your policy.

Submitting claims too late.

We are not able to pay claims if you make them more than one year after each date of treatment.

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.

If your situation changes this may affect your eligibility for cover under this product.

- 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 been in a fight, or attacked or bitten anyone or another animal.
- We are not able to cover pets that have been trained to attack.

BOUGHTBYMANY

- 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
 - i) 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 and any dogs that appear similar to these dogs to be dangerous dogs. In addition, we do not cover Czech Wolfdog, Saarloos Wolfhound or other Wolf hybrids.
 - ii) We are not able to cover dogs that must follow any instructions from a court as part of a Contingent Destruction Order.

Claims caused by you.

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

Customers we are not able to cover.

If your situation changes this may affect your eligibility for cover under this product.

- 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.

BOUGHTBYMANY

- We are not able to provide cover if you currently have any unspent convictions for:
 - i) Any kind of offence involving dishonesty or fraud.
 - ii) Any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006.

4. How your Liability Only policy works.

4. How your Liability Only policy works.

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.

Liability Only.

Your policy only includes cover for legal claims against you and your pet. For example if your pet caused an injury to someone or damaged their property. This policy helps you with the costs that could result.

Note that this policy does not include any cover for Vet's Fees, should your pet become ill or have an accident.

5. Your cover.

5. Your cover.

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 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. Note that this cover only applies for dogs.

Your limits and excess

The most we can pay for a legal claim is £3,000,000 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.

6. Legal Information.

6. Legal Information.

6.1 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 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. For example:

- We stop offering this product.
- You made a misrepresentation when you bought your policy or made a claim.
- Your situation changes and you can no longer meet the terms and conditions of your policy, and more specifically under section 3. "What we are not able to cover".

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.

6.2 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, and/or professional advisors. Third parties also include 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. You can also contact them by post at Bought By Many, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW, United Kingdom. Please mark any post for the attention of the data protection officer.

BOUGHTBYMANY

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.html>

6.3 Applicable law and Third parties

The applicable laws to your policy are those governing the part of the United Kingdom, Channel Islands or Isle of Man where 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.

6.4 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:

- Void or cancel your policy.
- Not pay your claim.
- Retain any premiums from the date of the fraudulent claim.

A voided policy means that your insurance will be invalidated from the policy start date and is treated as if it never existed. This may also mean you have to declare this to future insurers.

BOUGHTBYMANY

If we paid a claim to you that turns out was fraudulent, 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.

6.5 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: 10 Fenchurch Avenue, London, EC3M 5BN. Great Lakes Insurance SE pay Bought By Many a commission for each policy sold. The commission is based on a percentage of the insurance premium paid. Great Lakes Insurance SE, UK Branch, is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. 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 is an insurance intermediary and acts on behalf of Great Lakes Insurance SE. Bought By Many does not provide advice or any personal recommendation about the insurance product offered.