



BOUGHTBYMANY

Pet Insurance.

Value 2k 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:

FirstVet

Open 24 hours a day, every day

Mail

support@boughtbymany.com

Ring us

03453 40 40 90

Open Monday to Saturday

Live chat

boughtbymany.com

Social media

facebook.com/

boughtbymany

twitter: @boughtbymany

Make a claim

You can make a claim in your My Account area (<https://boughtbymany.com/account/>) on our website.

If you prefer to call to make a claim, our dedicated claims team is happy to help on 0345 646 1213. Our opening hours are Monday to Friday between 9am and 5pm.

FirstVet.

As a Bought By Many customer, you can access unlimited advice from FirstVet directly on your mobile or computer. There's no excess to pay for using the service and it doesn't affect your vet fee limit.

FirstVet are open 24 hours a day, 365 days a year.

Here are some of the things they may be able to help you with:

- Vomiting and diarrhea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

FirstVet can also give you advice for things not covered by your insurance, for example, preventative care. However, those appointments must be paid for by you. Please check your policy wording to find out if any recommended treatment is covered by your policy.

Important!

If your animal is very sick or badly injured you should always seek veterinary care immediately.

How it works:

1. Download the FirstVet app from <https://firstvet.com/uk/>. Register with the same email address, phone number and date of birth you used for your Bought By Many policy.
2. Click 'My pets' - the section will be populated with your pet's details.
3. When you need a consultation, select your pet, describe its symptoms and choose a time slot.
4. Enable notifications on your phone to receive an alert when your vet starts the video call.

After the visit, a journal will be sent to you with the vet's advice and diagnosis. You'll also be sent a referral for treatment if you need one.

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1. Your Value 2k pet insurance policy.

This section describes the pet 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.

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1. Your Value 2k policy.

1. Your Value 2k 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 new and recurring conditions with a £2,000 limit that you can claim each year you renew.

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.

1.1 Pets.

Whenever we say "your pet" in the rest of the document, we mean the pet listed below.

Pet's Name	Pet's Breed	Age when policy starts	Gender	Spayed/Neutered
Monty	Chow chow	2 years and 7 months	Male	Neutered

The policyholder is:

Your name	Email	Telephone	Address
[Your name]	[Your email]	[Your phone number]	[Your address]

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]** and your reference number is **[reference number]**.

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 “vet” we mean a Veterinary Surgeon who is registered with the Royal College of Veterinary Surgeons to practice in the UK.
- When we say “illness” we mean any injuries, disease, sickness or infection suffered by your pet and diagnosed by a vet.
- When we say “condition” we mean any illness that your pet had or needed treatment or medication for.
- 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.
- 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

Make a Snap Claim online at any time!

You can find this option next to your policy from My Account (<https://boughtbymany.com/account/>).

For vet fee claims:

- If you have invoices or receipts for the treatment to hand this will be helpful. If not, we will get this information from your vet. For us to do this we will need to share details with your current and previous vets.

- If your vet would like to register a claim for you, we will check that you are happy for them to do this.
- If your vet contacts us to check your cover before they treat your pet, we will share details of your cover with them.
- If you prefer to call to make a claim, our dedicated claims team is happy to help on 0345 646 1213. Our opening hours are Monday to Friday between 9am and 5pm.

For claims for legal action against you:

- If your pet is involved in an incident where you might be sued, please contact us right away on 0345 646 1213 and we will do what we can to assist.

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 0345 646 1213.

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.

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.

Waiting periods when you first buy .

- 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.

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.

If you make a claim that is also covered by another insurance policy, you will need to provide details of the other insurance policy. We will only pay our share of the claim.

We are not able to pay any legal claims against you or your pet that are insured by another policy.

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.
- 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.
- 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 Value 2k policy works.

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Yearly limit

How this policy works for vet fees.

We will pay up to £2,000 for all vet's fees in any one year. This means there is no limit according to the number of claims you make or the number of illnesses your pet suffers. Instead, claims will be paid until the £2,000 limit is reached that year.

When you renew your policy, the limit is reset so there is a new £2,000 to use again if it is needed. This is the case even if you made claims the year before. This means that valid claims can continue across years, as long as the limit is not reached.

There is also a specific limit of £500 for complementary treatments.

How this policy works for other claims.

All other claims have their own specific limits on the maximum amount we will pay out in any one policy year, but no time limit. These limits are shown in each section in the rest of this document.

5. Your cover.

5. Your cover.

5.1 Cover if your pet needs medical treatment.

Unfortunately, your pet may fall ill or be injured and need treatment by a medical professional. This part of our cover helps you to pay for such bills.

Important things you should be aware of

- Pre-Existing conditions are a common cause of claims being turned down in this section. We can cover these conditions at any time after joining Bought By Many, as long as 24 months have passed since they last received treatment, medication or advice. We consider advice to include anything a vet observed and recorded in your pet's clinical history. Once we cover a pre-existing condition, we will continue to cover it as long as you renew your policy each year.

For example, Molly suffered from hip dysplasia 20 months before her policy started. 5 months after her policy started, Molly needed treatment for hip dysplasia. We can cover the condition because Molly didn't receive any treatment, medication or advice for more than 24 months.

Any conditions that first occur while you're insured by Bought By Many are never treated as pre-existing as long as you renew your policy each year.

- You must ensure that your pet has its annual check-up, a dental check-up every 12 months, and vaccinations so they remain healthy. If you don't, then claims might be rejected.

Your limits and excess.

The most we can pay for medical treatment and related costs is £2,000 per year. This is inclusive of the limits below:

- The most we can pay for complementary treatments is £500 per year.
- The most we can pay for any food prescribed by a vet is £200 per year.

You will need to pay your excess per year.

At renewal after your pet's 9th birthday you will have to pay 20% of the remaining claim after you've paid your excess.

You will need to pay your excess. The amount you pay depends on your policy, the options you have chosen and your pet's age.

Your excesses are:

Pet name	Age category	Your excess
Monty	Under 9	£99 per year + 0% of claims

What we will pay for.

Veterinary treatment

✓ If a vet recommends treatment for your pet, we will pay the cost of that treatment.

The treatment must be carried out by a vet, a veterinary nurse or by someone else under the supervision of a vet.

✗ We will not pay for medical conditions or complications related to breeding or pregnancies.

Behavioural treatments

✓ We will pay for behavioural treatment if your pet was referred to a behavioural specialist by a vet. Your pet's behavioural Condition must be treated by one of the following.

- A Certified Animal Behaviourist (CCAB).
- A member of the Association of Pet Behaviour Counsellors (APBC).
- A member of the Canine and Feline Behaviour Association (CFBA).
- A vet.

Complementary treatment

✓ If your pet is diagnosed as needing hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy, we will pay the costs. Complementary treatments must be carried out by someone who is a member of the following organisations.

Physiotherapy: Association of Chartered Physiotherapists in Animal Therapy (ACPAT), Institute of Registered Veterinary and Animal Physiotherapists (IRVAP), International Association of Animal Therapists (IAAT), National Association of Veterinary Physiotherapists (NAVVP).

Chiropractic: International Veterinary Chiropractic Association (IVCA) or McTimoney Chiropractic Association.

Hydrotherapy: Canine Hydrotherapy Association (CHA) or National Association of Registered Canine Hydrotherapists (NARCH).

Advanced treatments

✗ We will not pay for stem-cell treatment, gene therapy, transplant surgery with necessary pre- and post-operative care, and prosthesis.

Food

✓ We will pay the cost of food prescribed by your vet up to the prescription food limit.

Complications

- ✓ If there is a complication during routine treatment, we will pay for any treatment caused by that complication.
- ✗ We will not pay for any complications that may arise out of treatments that were not prescribed.

Emergencies

- ✓ If your vet decides out-of-hours treatment is necessary, we will pay out-of-hours costs.
- ✓ If the illness is life-threatening, or if moving your pet would endanger it, we will pay for house calls by a vet.
- ✗ We will not pay out-of-hours fees if your vet advises that your pet can wait until business hours without undue risk.
- ✗ We will not pay house calls by the vet if your pet can be treated at the surgery.

Pregnancy

- ✗ We will not pay costs relating to pregnancy.

Dental

- ✓ We will pay for dental treatments prescribed by your vet due to an accident.
- ✓ We will pay for crowns only if needed due to an accident.
- ✗ We will not pay for dental treatments unless they are caused by an accident.
- ✗ We will not pay for routine scale and polish or crowns or anything that could have been prevented by an annual dental check up. This is important because regular check ups can help stop small problems turning into more complicated issues later.

Routine treatments or treatments that have not been prescribed

- ✗ We will not pay for any routine or preventative healthcare, for example, vaccinations, tick, worming and flea treatments, grooming and nailcare, spaying and neutering.
- ✗ We will not pay for any treatments you choose that have not been prescribed by a vet.

Pre-existing conditions

X We will not pay for any costs relating to pre-existing conditions.

Pheromone treatments

X Pheromones are a chemical compound, produced and secreted by an animal. They affect the behavior and development of other animals of the same species. We will not pay for costs of any pheromone treatments, unless they are prescribed to treat a behavioural condition.

5.2 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 £1,000,000 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.

5.3 Cover if your pet is lost or stolen. (Only if option is selected)

Sadly, sometimes pets go missing or are stolen. This part of the policy aims to help with their safe return and the financial costs of this difficult time.

Important things you should be aware of

Let us know as soon as possible after your pet goes missing - we can give some advice to help with their safe return.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess.

The most we can pay for claims if your pet is lost or stolen is £200 per policy year.

You have no excess for claims if your pet is lost or stolen.

What we will pay for.

Advertising and Reward

- ✓ If your pet is lost or stolen, we will pay advertising costs for the safe return of your pet.
- ✓ If your pet is lost or stolen, we will pay up to twice its original cost as a reward for its return.
- ✓ If your pet is lost or stolen but you did not pay for your pet, we will pay up to twice its market value as a reward for its return. You must get our approval before offering this reward.
- ✗ We will not pay for any advertising and/or reward costs if your pet is found or returned within 48 hours of disappearing.
- ✗ We will not pay any rewards to your family or anyone who lives with you.
- ✗ We will not pay if your pet is lost or stolen while someone else was being paid to look after it.

5.4 Cover to help when you have to say goodbye to your pet.

We understand it can be a difficult time if your pet passes away due to illness or accident, or has to be put to sleep. This part of the policy helps you to cope with the financial costs of giving your pet an appropriate goodbye.

Important things you should be aware of

You can make a claim up to a year after your pet passes away.

It helps to have someone to talk to when you have to say goodbye to your pet or it goes missing. We've teamed up with Blue Cross to give our policyholders a dedicated pet bereavement support line. Call 0800 138 6590 any time between 8:30am - 8:30pm.

Your limits and excess.

The most we can pay when your pet passes away or is put to sleep and is cremated and / or buried is £150.

You have no excess for claims if you have to say goodbye to your pet.

What we will pay for.

- ✓ If a vet recommends that your pet is put to sleep, we will pay the necessary vet's costs.
- ✓ We will pay for cremation and/or burial costs.
- ✗ We cannot pay more than the £150 limit for this section.

5.5 Cover if you need pet minding in an emergency.

If you or a family member are sick and need to be in hospital, it can be difficult to find the time to properly care for your pets. This part of the cover helps you with the cost of someone else looking after them.

Important things you should be aware of

This cover is intended for unexpected visits to hospital. It does not cover pet minding fees if you are in hospital for a pre-planned admission. You must make sure that any pet-sitter you use is licenced. The government requires a business to have a licence if it provides accommodation for pets away from the owner's home.

Your limits and excess.

The most we can pay for claims for emergency pet minding is £100 per policy year.

You have no excess for claims for emergency pet minding.

What we will pay for.

- ✓ If you or your family member needs to be admitted to hospital urgently, we will pay the costs or fees of pet boarding, cattery, kennel or pet sitting.
- ✓ If you have to stay longer than expected in the hospital due to a complication with your pregnancy, we will pay any pet minding costs.
- ✗ We will not pay for any pre-planned admissions unless a complication arises. In this case we will cover the additional cost arising from the complication.
- ✗ We will not pay if you are going to the hospital for a routine pregnancy.

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 21 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 5 days, then we will re-activate your cover as if no payments had been missed. If we have been unable to take payment after 26 days then your policy will be cancelled.

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.

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.

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.

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.