

## Terms of Business Agreement

Please read this document carefully as it sets out the terms in which we agree to act for our clients and contains details of our regulatory and statutory responsibilities.

### The Financial Conduct Authority (FCA)

Petcover EU Limited is registered under number 10001319 and is authorised and regulated by the Financial Conduct Authority (FCA) under 747757 and you can check out status at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### Confidentiality and Data Protection

Petcover EU Limited is registered under the Data Protection Register. Our registration number is ZA308909. Details of our legal basis for processing your information, along with details of any third party recipient whom it may be necessary to share your personal data with in order to fulfil the contract, retention period for data held, security of your data, your rights under the General Data Protection Regulations (GDPR) can be found in our full 'Privacy Policy' which is available on any one of the websites detailed overleaf and a hard copy can be provided on request.

### Products and Services

British Pet Insurance Services is a trading style of Petcover EU Limited.

We offer specialist insurance from Certain Underwriters at Lloyds (100% MS Amlin Syndicate 2001), U K Insurance Limited and ETU Forsikring A/S.

We will provide you with information only; you will need to make your own choice as we will not provide you with any advice or specific recommendations.

We are an independent insurance intermediary, who acts on both our customers' and insurers' behalf in arranging insurance. Where we have been granted authority by the insurer to settle claims on their behalf, we will act as agent of the insurer.

Our services include – assessing your insurance needs in the specialist areas that we operate in, arranging your insurance cover to meet your requirements, assisting with changes and claims throughout the life of your policy.

We will act honestly, fairly and professionally in the best interest of the customer.

To ensure our employees have the appropriate ability to perform their role they complete a minimum of 15 hours of continuing professional training or development (CPD) in each 12 month period.

### Financial Services Compensation Scheme

In the unlikely event we or the insurer of your policy are unable to meet our obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100.

### Your Duty To Give Information

You must take all reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes and renew your policy. It is important that you inform us of any change in your circumstances that may be relevant to your particular insurance.

Non-disclosure, misdescription or misrepresentation of any information given may entitle the insurer to void the policy, apply additional terms from inception and/or affect claims handling and settlement.

### Cancellation

You have the legal right to cancel your policy for any reason, subject to no claims having occurred, within 14 days of receiving the full terms and conditions.

If you cancel this insurance outside of the 14 day cooling-off period, provided you have not made a claim or there has not been an event that could result in a claim, you will be entitled to a refund of the premium paid, subject to a deduction calculated for the time you have been covered.

If you wish to cancel a policy, you must advise us by telephone, email or in writing.

### Complaints

If you wish to register a complaint, please contact us by telephone or in writing to the contact details shown. Further details on complaints will be in the Terms and Conditions applicable to your policy and we will provide you with a copy of our complaints procedure upon request. We aim to resolve complaints within three working days. If this is not possible, we will update you on the complaint's procedure and the next steps.

In the event that your complaint has not been resolved within eight weeks, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). You can find out more about the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or phone them on 0800 023 4567.

In respect of Exotic pet insurance underwritten by Certain Underwriters at Lloyds (100% MS Amlin Syndicate 2001) only – We aim to resolve complaints within three working days. If this is not possible, we will refer your complaint to the Insurer and they will respond to you. If you remain dissatisfied or in the event that your complaint has not been resolved within two weeks you have the right to refer your complaint to Lloyd's. You can find out more about this at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) or by phoning them on +44 (0)20 7327 5693.

## **Fees and Charges**

We arrange the policy with the insurer on your behalf. When you take out a policy with us, we charge you an admin fee of £8.00 for a policy covering an exotic pet or professional pet business or £12.00 for a policy covering a horse, cat or dog. We will not make an additional charge for postal documentation.

## **Payments and Commission**

In line with the agreements with the insurance companies who we place business, we normally receive premiums you pay to us as agent of the insurer. All insurance premiums you pay to us are placed in an Insurers' Premium Account until we pay the insurers. Funds kept in this account are subject to strict credit control and monitoring procedures as required by the FCA. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance.

In respect of all Insurance policies (excluding Professional pet business insurance) - We receive a commission from insurers which is a percentage of the total annual premium.

In respect of Professional Pet Business Insurance policies - We charge a commission which is a percentage of the total premium due to the insurers.

We normally accept payment by credit/debit card or Direct Debit (monthly instalments – 0% APR). Full details on the payment options available to you will be given when you take out your insurance.

## **Recorded Telephone Conversations**

For security and training purposes, your call may be recorded and will also be used as proof of the details you have given us to accept your insurance and process any claim.

## **Our Contact Details**

Telephone: 01444 708850

Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)

Address: 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX

Websites: [www.petcover.uk.com](http://www.petcover.uk.com) [www.britishpetinsurance.co.uk](http://www.britishpetinsurance.co.uk)