

Vetsure Pet Insurance® Terms of Business and Important Details

Who are we?

Policies are arranged and administered by "UPP" Ultimate Pet Partners Limited, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

Policies are underwritten by Atlas Insurance PCC Limited. Registered in Malta at 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta. (Company Registration No. C 5601).

Advice

You will not receive advice or any recommendation relating to the purchase of a policy from us.

Awareness of Policy Terms

When a policy is issued it is your responsibility to read it carefully, as it is that document, the schedule and any certificate of insurance that make up the policy which you have purchased. If you are in doubt over any policy terms and conditions, please contact us promptly.

Statement of Demands and needs:

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy and at the level of cover selected as shown in the Policy Schedule.

Who regulates us?

Ultimate Pet Partners Limited (FCA No. 493636) is an Appointed Representative of Ultimate Insurance Solutions Limited (FCA No. 311368) who are authorised and regulated by the Financial Conduct Authority (FCA).

You can check this information on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/firmSearchForm.do or by contacting the FCA on 0800 111 6768.

In respect of this type of insurance, we only offer cover from a single insurer Atlas Insurance PCC Limited transacting for its TVIS Cell (Atlas TVIS).

Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance and is a member of the UK's Financial Services Compensation Scheme.

Who owns us?

Ultimate Pet Partners Limited, the administrators of your policy, is a privately registered company in England No. 06740793.

Atlas Insurance PCC Limited (Atlas) is an insurance company incorporated in Malta (registration no. C 5601) pursuant to the Insurance Business Act (Chapter 403 of the Laws of Malta) and is regulated by the Malta Financial Services Authority. Atlas is established as a cell company in terms of The Companies Act (Cell Companies Carrying on Business of Insurance) Regulations – S.L. 2386.10 of the Laws of Malta "PCC Regulations" and in respect of this policy it is transacting for its TVIS Cell.

What to do if you need to complain?

Please email our Complaints Department on complaints@ultimateservices.co.uk or telephone on 0843 309 1196 or write to the Complaints Department, Vetsure Pet Insurance, 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

Should you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR – 0800 023 4567 or 0300 123 9123.

Full details of our complaints procedure are given in our Policy booklet, a copy of which is available on request.

Client Money (as an agent of an insurer)

We act as agents for the Insurer for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the Insurer when received in our bank account and that any claims or premium refund is treated as received by you when it is paid over to you.

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The information you gave us

We rely upon the information you provide to us to decide whether to insure your pet and the terms and conditions under which we will offer cover. English law states that you must give us honest and accurate answers to the questions we ask during the application process, such as all known factors relating to the health, condition and behaviour of your pet. This is important as it may influence any decisions we make regarding your application. You must use reasonable care in response to the questions and statements concerning this insurance. If you fail in your duty of taking reasonable care not to make a misrepresentation to us. We may exercise certain remedies which include cancelling this policy, retaining premiums or reducing the benefits due in terms of the policy.

Payment Default

Rejected direct debits	In the event of a payment default, you have 7 days from this date to contact us and arrange payment. If payment is not received your policy will be cancelled from the date that cover stopped being paid for.
Cancelled direct debits	In the event of you cancelling your Direct Debit, we will take this as your intent to cancel the policy. Cover will cease with effect from the date that cover stopped being paid for.

Renewal

All our policies are monthly policies – they run for 12 consecutive month periods effective from the commencement date. Before the end of each 12 month period we will contact you to inform you by email or post where no valid email address is provided, to inform you about any changes to the premium and/or policy terms and conditions for the next 12 months. As this is a monthly contract the policy will automatically continue for each month for which you have paid the premium due.

If you pay your policy by direct debit your policy will automatically continue at the end of the 12 month period and payments will continue to be taken. If you do not wish your policy to renew at the end of the 12 month period, you should cancel your direct or continuous credit card mandate,

If you pay by debit or credit card you need to contact us to make payment before the renewal date. If you do not contact us and make payment, your policy will expire on the renewal date.

Atlas TVIS may change the underwriter or administrator of your policy at renewal. If this does occur, you will be notified of any changes when your renewal invitation is sent to you. If, having reviewed the changes, you do not want cover to continue you must notify us and we will arrange for your cover to cease.

Your renewal documents will be sent to you by email at least 14 days before the renewal date of your policy. We will email the last email address given to us by you. We are unable to prevent these from going into your spam or junk folders so please check these folders as well as your current inbox. If your email address changes between the policy start date and renewal date please inform us so that we can keep your record up to date.

If you have not provided us with an email address we will post renewal documents to your last known address.

Cancellation

If you have agreed to purchase a policy and the cover is no longer required, you can cancel the policy at any time. You must notify us of your request to cancel by phone on 0843 309 1196 or by writing to us at Ultimate Pet Partners, 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth Hampshire PO2 8DE. Alternatively you can email cancellations@ultimateservices.co.uk.

Fraud Prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

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Call Recording and Monitoring

We record and/or monitor telephone conversations to ensure consistent service levels, to prevent/detect fraud and for training purposes.

General

You have the right to see personal data that we keep about you upon receipt of a written request and payment of a fee. If you are concerned that any of the information we hold on you is incorrect, or if you need to change any of your registered details, please contact us.

Data Protection

For Data Protection Act purposes, Ultimate Pet Partners Limited is the data controller. We will hold and process your personal data for insurance administration and marketing. For this purpose the information may also be passed to other companies in the Group; to employees, agents and any third parties of the Group to administer any accounts, products and services provided to you by the Group now or in the future; to the administrators and underwriters of this insurance; to anyone to whom we transfer or may transfer our rights and duties under our agreement with you; to authorities such as the Police if we are under a duty to disclose or share the information we hold.

Please be aware that to facilitate the processing of claims we may discuss certain non-sensitive policy and claims information with the veterinary practice treating your pet. This may include confirming to them details of the cover that you have in place, disclosing any specific exclusions that apply to the policy and exchanging information to aid appropriate settlement of a claim. Please call us on 0843 309 1196 if you do NOT want to give permission for this.

Data may also be processed outside the EEA.

You understand that all personal data you supply must be accurate.

If you would like any other person to discuss your policy or make amendments then we must have your written permission.

Law applicable to this policy

You and we are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law which will apply will be the law of England and Wales.

All our communication with you will be in English.

Financial Services Compensation Scheme ('FSCS')

If we are unable to meet Our liabilities 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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100 or 0800 678 1100.

A specimen policy is available on request.

For full policy terms and conditions see your policy wording.