Vetsure Pet Insurance® Terms of Business and Important Details

Who are we?
Vetsure is a trading name of TVIS Limited, who on behalf of Atlas TVIS, is responsible for the provision of quotes, the sale of policies, the renewal of policies, making changes to existing policies at your request (including cancellations) and premium collection. Vetsure can be contacted on 0800 050 2022 and / or by emailing info@vetsure.com. Their registered office is 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Their Company Registration number is 06820979. TVIS Limited is authorised by the Financial Conduct Authority (FCA No. 523215).

Who handles claims?
Ultimate Pet Partners Limited, who on behalf of Atlas TVIS, is the claims handler. Their registered office is situated at 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE Company Registration number 06740793, and who can be contacted on 0330 102 5745 and/or vetsure@ultimateservices.co.uk. Ultimate Pet Partners Limited (FCA No. 493636) is an Appointed Representative of Ultimate Insurance Solutions Limited (FCA No. 311368), which is authorised and regulated by the Financial Conduct Authority.

Who regulates us?
Vetsure are authorised and regulated by the Financial Conduct Authority (FCA) under the name of TVIS Ltd, FCA No. 523215. You can check this information on the Financial Services Register by visiting the FCA’s website http://www.fca.org.uk 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.

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

Advice
We are not able to provide you with any advice or recommendations relating to the purchase of a policy from us, but we can provide you with information so that you can make an informed choice concerning the most suitable cover for your pet.

Awareness of Policy Terms
When a policy is issued to you it is your responsibility to read it carefully. This includes the policy wording document, your Schedule and Statement of Fact that make up the policy which you have purchased. If you are in doubt over any policy terms and conditions please contact us and we would be happy to answer your questions. The Vetsure pet insurance administration team and/or staff at your veterinary clinic cannot recommend a particular level of cover – it is your responsibility to read and consider the policy terms carefully and check that you have the level of cover that you require to meet your individual needs.

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

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 telephone on 0800 050 2022 or by writing to us at
Client Money (as an agent of an insurer)

Vetsure act as agents for Atlas TVIS (the Insurer) for the collection and refund of premiums and refunds. Ultimate Pet Partners Limited act as agents for Vetsure for the assessment and payment of claims. 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.

Complaints

We aim to provide a high level of service and to pay claims fairly and promptly, but should you have an enquiry or complaint, please use the following details to get in contact with us:

For a complaint regarding your policy, please contact TVIS Limited at: TVIS Limited Customer Care Department, 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Telephone number: 0800 050 2022. Email info@vetsure.com.

For a complaint regarding a claim, you should first contact Ultimate Pet Partners Limited at Complaints Department, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE and/or by telephone on 0330 102 5745 and/or complaints@ultimateservices.co.uk. Please quote your policy and/or claim number in all correspondence.

What to do if you remain dissatisfied:

In relation to the manner in which this policy was sold to you, the manner in which your claim was handled or any other aspect of service that you have received from either Vetsure or Ultimate, then you may refer your complaint to the Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR, telephone 0800 023 4567. Please note that you have 6 months from the date of Vetsure or Ultimate’s final response in which to refer to the matter to the FOS.

In relation to other matters, then you may also refer your complaint to The Managing Director, Atlas TVIS 48-50 Ta Xbiex Seafront Ta Xbiex XBX 1021 Malta. If you are still not satisfied you can ask the following organisation to review your case: The Consumer Complaints Manager, Malta Financial Services Authority (MFSA), Notabile Road, Attard BKR3000, Malta, Tel +35621441155 (overseas call charges apply), Email consumerinfo@mfsa.com.mt. Web http://mymoneybox.mfsa.com.mt

Referral to the FOS or the MFSA does not affect your right to take legal action against us.

Data Protection

For Data Protection Act purposes, Vetsure 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 0800 050 2022 if you do NOT want to give permission for this.

Data may also be processed outside the EEA.

You understand that all personal data and information 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.
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 0800 678 1100 or 0207 741 4100.

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.

Information you give us

It is important that the information you provide to us is accurate, correct and that you answer the policy declaration questions honestly. This is important as it may influence any decisions we make regarding your application to insure your pet and assessment of any claims. It is your responsibility to take reasonable care not to make a misrepresentation to us. This will help ensure that there are no unnecessary complications or delays if you need to make a claim and/or your policy is not cancelled or treated as if it never existed.

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 about you is incorrect, or if you need to change any of your registered details, please contact us.

Law applicable to this policy

Unless it is specifically agreed to the contrary, and other than as specified under Clause 14.9 of the Policy Wording (Cell Limitation Clause), this policy shall be subject to English law.

Payment Default

Rejected Direct Debits
In the event of non-payment of your monthly premium, 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 your monthly premium was due.

Cancelled Direct Debits
In the event of you cancelling your Direct Debit, we will take this as your intent to cancel the policy. Please contact us to arrange payment if this is not the case. If you do not then the cover will cease with effect from the date that monthly premium was due.

Policy Documents

- For full policy terms and conditions please refer to your policy documents.
- All our communication with you will be in English.
Renewal

All our policies are monthly policies that run for 12 consecutive month periods effective from the commencement date. Before the end of each 12 month policy period we will contact 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 the premium is paid.

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 Debit and notify us by calling 0800 050 2022.

If you pay in a lump sum via 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 be cancelled.

Your renewal documents will be sent to you by email at least 14 days before the renewal date of your policy. We will email them to the last email address provided to us by you. Unfortunately, we are unable to prevent emails from being filtered into your ‘spam’ or ‘junk’ folders - so please check these folders as well as your current Inbox. Adding us to your ‘safe senders’ list should help prevent this in future.

If your email address changes between the policy commencement date and renewal date please inform us so that we can keep your records up to date.

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

Distance Marketing Disclosure

These additional disclosures are required because we are dealing with you at a distance.

The service that is provided by this firm has no limitations on the information other than as follows: -

- The fees applicable in relation to this firm are those fees applicable at the date of our first contact.
- The information concerning any product provided is applicable as at the date this information is provided.

There is no minimum duration in respect of our services offered to you.

We have not charged you any additional cost because you are dealing with us remotely and because we have not met with you.

You have the right to cancel your agreement with us as described above and in your policy documents.