



## Terms of Business

### **Who are we and who regulates us?**

VetsMediCover is a trading style of One Pet One Price Ltd which is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 578612. One Pet One Price Ltd are authorised for the Consumer Credit Act by the Financial Conduct Authority interim permissions registration number 655794. One Pet One Price Ltd registered offices are SQ2 House, 240B Lichfield Rd, Four Oaks, Sutton Coldfield, West Midlands B74 2UD.

VetsMediCover only offer products from one insurer; Cranbrook Underwriting Ltd for and on behalf of QIC Europe Limited, reference number B087514C0DD5001, Strand Towers Floor 1, 36 The Strand, Sliema, SLM1022, Malta. QIC Europe Ltd are authorised and regulated by the Malta Financial Services Authority registered number C67694.

The scheme is managed on behalf of QIC Europe Limited by Cranbrook Underwriting Limited, who are authorised and regulated by the Financial Conduct Authority, registration number 587073. The registered address for Cranbrook Underwriting Limited is 148 Leadenhall Street, London EC3V 4QT.

### **Advice**

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. A copy of the information that you have submitted to us that forms the basis of the contract with QIC Europe Limited is available upon request.

## Complaints procedure

**We** are committed to giving **you** a first class service at all times and will make every effort to meet the high standards **we** have set. If **you** feel **we** have not attained the standard of service **you** would expect or **you** are dissatisfied in any way, this is the procedure that **you** should follow:

### Stage one: Initiating your complaint

**You** should contact **us** at VetsMediCover by emailing **us** at [info@vetsmedicover.co.uk](mailto:info@vetsmedicover.co.uk) or by calling **us** on 0121 308 8685, full details of which are shown on **your policy schedule**. **We** will confirm the receipt of **your** complaint by the next working day and do **our** best to resolve the problem within fourteen days.

If **we** cannot deal with **your** complaint within fourteen days, **we** will forward **your** complaint to the Complaints Officer at QIC Europe Ltd who will continue the investigation.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, please refer the matter to the Complaints Officer at:

**QIC Europe Limited**

**Strand Towers Floor 1**

**36 The Strand**

**Sliema**

**SLM1022**

**Malta**

**Tel: 00356- 2122 7278**

**Email: [Andrew.Ross@qic.com.qa](mailto:Andrew.Ross@qic.com.qa)**

QIC Europe Ltd handles claims in accordance with Malta Financial Services Authority Rules. A complaint will be taken seriously and handled in a prompt, fair and efficient manner. **Your** complaint will be acknowledged no later than the end of the next working day.

Providing **your** complaint has been initially sent to **VetsMediCover** and your complaint was not resolved within two weeks from receipt of your complaint, QIC Europe Ltd will investigate and aim to conclude enquiries and provide a final response within two months from the date the complaint was initially received.

## **Stage two: Financial Ombudsman Service (FOS)**

If the differences between us remain unresolved **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). **You** can ask the Financial Ombudsman Service to review your complaint if for any reason **you** are still dissatisfied with the final response from QIC Europe Ltd or if a final response has not been issued within eight weeks from your first complaint.

### **The Financial Ombudsman Service**

**Exchange Tower**

**Harbour Exchange Square**

**London E14 9SR**

**Tel: 0800 023 4567 from a landline or 0300 123 9123 from a mobile**

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note **you** have six months from the date of the final response in which to refer **your** complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent body which arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after QIC Europe Ltd has issued a final response.

Following this procedure will not affect **your** legal rights. Please quote **your policy** number in any communication.

### **Financial Ombudsman Service UK: Eligible complainant**

You can use the FOS as a re-course in the event of dissatisfaction if you are:

A private individual acting outside your trade, business or profession

A micro-enterprise i.e. a small business with an annual turnover of less than EUR 2m and fewer than 10 employees

A charity with less than GBP 1m annual income

A trustee of a trust with net asset value of less than GBP 1m.

## Regulation

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority. **You** can check the Financial Conduct Authority website at [www.fca.org.uk](http://www.fca.org.uk), which includes a register of all the firms Authorised to conduct business in the UK or **you** can phone them on 0800 111 6768.

Details about your insurance administrator's authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register: [www.fca.gov.uk](http://www.fca.gov.uk), or telephone 0800 111 6768.

## Financial Services Compensation Scheme

QIC Europe Limited is covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out our responsibilities under this **policy**, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk), or telephone 0800 678 1100 or 020 7741 4100.

## Personal data

**Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary. **You** have the right to request a copy of the personal data that **we** hold about **you**. A small charge may apply.

**We** are only able to discuss **your** personal details with **you**. Please advise **us** or the **claims administrators** if **you** would like someone else to act on **your** behalf.

To help **us** prevent fraud and money laundering, **we** may share **your** details with other insurance companies, fraud prevention agencies or other Government agencies. Law enforcement agencies may access and use this information.

**Your** personal details may be transferred to countries outside the EEA but they will be held securely at all times and in accordance with the principles of UK law.

**We** may pass **your** information to veterinary advisers and specialist claims personnel for the purpose of administering **your** claim.

Unless **you** advise otherwise, **we** may use your personal data for customer surveys and the development of **our** business. If **you** do not want **us** to do this, please advise the **administrators**.

## Recording of telephone calls

All telephone calls between **you** and **us** may be recorded and monitored and **we** reserve the right to use any of the recordings made.

## Disclosure

QIC Europe Limited, Strand Towers Floor 1, 36 The Strand, Sliema, SLM1022, Malta. QIC Europe Limited are authorised and regulated by the Malta Financial Services Authority, Notabile Road, BKR3000, Attard, Malta. As an insurance company authorised within the European Union, QIC Europe Ltd is permitted to conduct business within the United Kingdom and is authorised by the Financial Conduct Authority. Their UK FCA authorisation number is 659521. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

Details about the extent of **our** and **your policy administrator's** authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

**VetsMediCover** is a trading name of One Pet One Price Limited who are authorised and regulated by the Financial Conduct Authority, registration number 578612.

Details of One Pet One Price Limited's Financial Conduct Authority registration can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Conduct Authority on 0845 606 1234.