



## Terms of Business

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

VetsMediCover is a trading style of Petsmedicover Limited an appointed representative of One Pet One Price Ltd who are authorised and regulated by the Financial Conduct Authority. Their FCA Register number is 578612. Petsmedicover Limited 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, The Hedge Business Centre, Triq ir-Rampa ta San Giljan. St Julian's, STJ 1062, Malta. QIC Europe Limited. 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. For distributing insurance products Petsmedicover Ltd receive commission from the Insurer

## 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:

### Initiating your complaint

**You** should contact **us** at VetsMediCover by emailing [info@vetsmedicover.co.uk](mailto:info@vetsmedicover.co.uk), by calling **us** on 0121 308 8685, or in writing to: Complaints Officer, SQ2 House, 240b Lichfield Road, Sutton Coldfield, West Midlands, B74 2UD.

If **your** complaint is about a claim please contact Sterling Pet Solutions by calling 0330 134 8112 or writing to , 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

If **your** complaint is about a third party liability claim please call Davies Managed Systems (DMS) on 0344 856 3808, or by writing too P.O Box 2801, Telecom House, Trinity Street, Stoke on Trent, ST1 5ND.

**We** will confirm receipt of **your** complaint by telephone or email by the next working day, and do **our** best to resolve the problem within 3 working days from the date we receive **your** complaint.

If **we** are unable to resolve **your** complaint within 3 working days, **we** will send **you** a communication, either verbally, by email or in the post (depending on the method of communication **you** prefer) explaining why **we** have been unable to resolve **your** complaint, and the steps **we** intend to take to resolve the issue as rapidly as possible.

**We** aim to conclude **our** enquiries and provide a Final Response Letter to **you** within 8 weeks from the date **your** complaint was received. **We** will keep **you** regularly informed of **our** progress towards resolving **your** complaint, and may need to contact **you** during this time to request or verify information relating to **your** complaint.

### Financial Ombudsman Service (FOS)

If the differences between **us** remain unresolved, or **you** have not received a Final Response Letter from **us** within 8 weeks from the date **your** complaint was received, **you** may refer **your** complaint to the FOS. **You** can ask the FOS to review **your** complaint if for any reason **you** are still dissatisfied with **our** Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date of your complaint.

Details for contacting the FOS are:

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 that **you** have six months from the date **you** receive our Final Response Letter in which to refer your complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS will only consider complaints after **we** have issued a Final Response, or if a Final Response Letter has not been issued to **you** within 8 weeks from the date of **your** complaint. Following this procedure will not affect **your** legal rights.

Please quote **your** policy number in any communication.

## 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 so that we can administer **your** policy and future renewals 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, The Hedge Business Centre, Triq ir-Rampa ta San Giljan. St Julian's, STJ 1062, 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.

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Details of **Petsmedicover Limited** 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 0800 111 6768.