



## 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 for insurance mediation of general insurance products. One Pet One Price Ltd 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. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

### Whose products do we offer?

VetsMediCover only offer products from one insurer namely, Covea Insurance plc (**Covea Insurance**). Covea Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

### What service will we provide you with?

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.

### What will you have to pay us for our services?

When we sell you an insurance product, Covea Insurance pay us a percentage commission from the premium you pay. [If the type of policy we sell reaches specific profit targets Covea Insurance also pays us an additional bonus.]

## Complaints procedure

If you are unhappy with the service you have been provided with and wish to complain you should contact 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 the handling of a claim please contact Covea Insurance by emailing [claims@petadminteam.com](mailto:claims@petadminteam.com), calling 0330 134 8112 or writing to them at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

The aim is always to conclude our enquiries and provide a Final Response Letter to you within 8 weeks from the date your complaint was received. You will be regularly informed of progress in the resolution your complaint, and may need to contact you during this time to request or verify information relating to your complaint.

Please quote your policy number in any communication.

### **Financial Ombudsman Service (FOS)**

You may be eligible to refer your complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products. For further details, please contact them as follows:

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Phone: 0800 023 4567 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)

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the FOS.

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.

Following this procedure will not affect your legal rights.

## Financial Services Compensation Scheme

Both One Pet One Price Ltd and Cove Insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## How your information is used

### **By Petsmedicover Limited**

#### **General Data Protection Regulation**

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By indicating your preferences you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of administration the purchase of financial products and management of the business.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

The collection of personal data is a statutory, contractual requirement, and a requirement necessary to enter into a contract of insurance the data subject is obliged to provide the personal data to create a contract, failure to provide such data could result in products not being available to you and Providers of products may not be able to provide contracts to you.

In order to provide products and services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information. Data will be stored to meet regulatory obligations and as necessary for providing our legitimate business services to you.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0121 308 8685 or in writing at SQ2 House,240B Lichfield Road,Four Oaks, Sutton Coldfield,West Midlands B74 2UD.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us, such data will be provided to you within 30 days of your request. If any information requires rectification or erasure we would be happy to amend records upon receipt of your request if we are legally allowed to do so.

You have a right to withdraw consent(s) at any time, this will not affect the lawfulness of processing based on consent before its withdrawal.

You may choose to be removed from our records termed as 'a right to be forgotten' whilst every effort will be made to comply with your request we have certain legitimate legal obligations that require us to retain details of transactions we undertake which we are legally obligated to retain.

#### **Law**

This client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

#### **By Covea Insurance**

Covea Insurance as the insurer of your policy will use the personal information, you have provided for the purposes of insurance administration (through VetsMediCover), underwriting, claims handling, research or for statistical purposes. Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when Covea Insurance process **your** personal information under their full Privacy Policy.

## 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

Covea Insurance plc Norman Place, Reading, Berkshire, RG1 8DA, registered in England and Wales Number 613259. Covea Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FCA Number 202277

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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.