



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

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

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, 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, 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
Website: 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.

How your information is used

By Petsmedicover Limited

Personal data we collect from you whether or not you become a customer and if you become a customer we will use it to manage the policy or service you have applied for. We will collect most of this directly during the application process this data could include;

- Full name, address, email address(es) home, work and mobile telephone numbers
- Date of birth or age for verification purposes and security checks
- Financial details of accounts that pay for our products or service
- Records of products or services previously purchased from us
- Information from fraud prevention agencies
- Personal data about other named applicants for our products or services

We will tell you if any data is optional.

The personal data we collect will be used for the following purposes;

Our legal basis for processing of the personal data;

- As necessary to form a contract with me for the relevant policy or service, to decide whether to enter into it, to manage and perform that contract and to update your records from time to time
- To provide necessary personal data sufficient for the insurance company to enter into an insurance contract with you.
- To provide necessary personal data sufficient for the premium finance company to enter into a credit agreement with you (if you choose to fund the premium this way).

Any legitimate interests pursued by us or third parties we use are as follows;

- For good governance, accounting, market research, analysis and developing statistics
- To send you marketing communications, renewal invitations or promotional offers
- As necessary to comply with a legal obligation, when you exercise your rights under data protection law and make requests, for compliance with legal and regulatory requirements and related disclosures, for establishment and defence of legal rights, for activities relating to the prevention, detection and investigation of crime, to verify your identity make fraud prevention and anti-money laundering checks
- Based on your consent; when you request us to disclose your personal data to other people or organisations such as a company handling a claim on your behalf

Disclosure

We will not pass on your personal data without first obtaining your consent. We will inform you of who will receive the data before sharing it. Subject to your consent we will share your personal data;

- With the insurance company providing your policy and any contracted party to help provide the services under the policy.
- Companies or persons providing services to you.
- The Financial Conduct Authority (FCA)
- Courts to comply with legal requirements and for the administration of justice
- In an emergency to protect your vital interests, security or integrity of our business
- Payment systems (e.g. VISA or Mastercard) to process transactions and resolve disputes
- Anyone else where we have your consent or as required by law.

Marketing preferences

We will use your home address, phone numbers, email address(es) and social media to contact you according to your preferences.

You can change your preferences at any time by contacting us. You can manage social media preferences through that social media.

Data retention periods;

Retention of case queries or complaints. We will retain personal details to comply with legal and regulatory requirements of the FCA.

Retention case of claims we will retain your personal data for as long as you might legally bring claims against us or the insurer.

Retention in accordance with legal and regulatory requirements we will retain your personal data after your policy or service to you has ceased or has otherwise come to an end based on our legal and regulatory requirements.

Your Rights under applicable data protection law;

The right to be informed how your data will be processed
The right to have your personal data corrected if it is inaccurate and to have incomplete data completed
The right to object to processing of personal data
The right to restrict processing of your personal data
The right to have my personal data erased (the right to be forgotten)
The right to request access to the personal data and information about how you process it
The right to move copy or transfer your personal data (data portability)
The rights to restrict automated decision making including profiling

You have the right to complain to the Information Commissioners Office, it can investigate compliance with data protection law; www.ico.org.uk

For more information you can contact our Data Protection Officer

Jane Smyth
Petsmedicover
240b Lichfield Road
Four Oaks
Sutton Coldfield
B742UD

Consent

By consenting to this privacy notice you are giving us permission to process your personal data specifically for the purposes identified above

Consent is required for Petsmedicover to process both types of personal data, but it must be explicitly given. Where we are asking you for sensitive personal data we will always tell you why and how the information will be used.

You may withdraw consent at any time the consequence might be that we cannot provide an insurance contract or services to you.

If you do not understand any point please contact us for further information.

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 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

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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 or by contacting the Financial Conduct Authority on 0800 111 6768.