



Terms of Business

Who are we and who regulates us?

VetsMediCover is a trading style of Petsmedicover Limited, who are authorised and regulated by the Financial Conduct Authority. Their FCA Register number is 831200. Petsmedicover Limited registered offices are Suite D, Astor House, 282 Lichfield Road, Four Oaks, Sutton Coldfield, West Midlands B74 2UG. 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 is an insurance intermediary whose permitted business is introducing, arranging, administering and deals as an agent of insurers and throughout the period of insurance, we act on your behalf except where we collect or refund premiums, issue documents to you which we will do on behalf of Covea Insurance plc.

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.

Third Party Liability is provided by Ageas Insurance Ltd (Breed exclusions apply). Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services No. 202039. Registered office; Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. 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 Covea Insurance plc 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.

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, VetsMediCover, Suite D, Astor House, 282 Lichfield Road, Four Oaks, Sutton Coldfield, West Midlands, B74 2UG.

The aim is always to conclude 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 of your complaint, and we 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

You may be eligible to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service 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

Please note that you have six months from the date you receive our Final Response Letter in which to refer your complaint to the Financial Ombudsman Service.

Following this procedure will not affect your legal rights.

Financial Services Compensation Scheme

Petsmedicover Ltd, Covea Insurance and Ageas Insurance Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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

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 plc will also be a data controller in respect of any data it processes in relation to the underwriting of the policy and Claims Handling. Full details of how Covéa Insurance plc will process data and your data protection rights is available at www.coveainsurance.co.uk/dataprotection.

You can contact the Data Protection Officer at Covéa Insurance plc by writing to Data Protection Officer, Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA or email:

dataprotection@coveainsurance.co.uk.

By Ageas Insurance Ltd

Ageas Insurance Limited is part of the Ageas Group of Companies. Ageas will also be a data controller in respect of any data it processes in relation to the Underwriting and Claims Handling for Third Party Liability only. Full details of how Ageas Insurance Limited will process your data and your data protection rights is available at www.ageas.co.uk.

You can contact the Data Protection Officer at Ageas Insurance Limited by writing to Data Protection Officer, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: thedpo@ageas.co.uk

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

Your insurer for all sections apart from section 7, Third Party Liability, is Covea Insurance plc, registered office Norman Place, Reading, Berkshire, RG1 8DA, registered in England and Wales Number 613259. Covea is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FCA Number 202277.

Your insurer for section 7, Third Party Liability, is Ageas Insurance Ltd. Ageas Insurance Ltd, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services No. 202039

This insurance has been arranged and will be administered by VetsMediCover, which is a trading name of Petsmedicover Limited, registered office Suite D, Astor House, 282 Lichfield Road, Four Oaks, Sutton Coldfield, West Midlands, B74 2UG. Registered in England & Wales Number 10055485 Telephone: 0121 308 8685. Email: info@vetsmedicover.co.uk. Petsmedicover Limited is authorised and regulated by the Financial Conduct Authority, registration number 831200.

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.