

## Ultimate Pet Partners Ltd Pet Insurance Terms of Business and Important Details

### Who are we?

Policies are arranged and administered by "UPP" Ultimate Pet Partners Ltd, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

Policies are underwritten by Ultimate Insurance Company Ltd, Suite 913, Europort, Gibraltar.

### Advice

You will not receive advice or any recommendation relating to the purchase of a policy from us.

### Awareness of Policy Terms

When a policy is issued it is your responsibility to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any policy terms and conditions, please contact us promptly.

### Statement of Demands and needs:

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy and at the level of cover selected (as shown in the policy schedule).

### Who regulates us?

Ultimate Pet Partners Ltd (FSA No 493636) is an Appointed Representative of Ultimate Insurance Solutions Ltd (FSA No 311368) who are authorised and regulated by the Financial Services Authority.

You can check this information on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

We only offer cover from a single insurer Ultimate Insurance Company Ltd in respect of this type of insurance.

Ultimate Insurance Company Ltd is authorised and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers. Registered in Gibraltar at: Suite 913, Europort, Gibraltar. Home State: Gibraltar (Registered No. 103362).

### Who owns us?

Ultimate Pet Partners Ltd, Ultimate Insurance Solutions Ltd and Ultimate Insurance Company Ltd are wholly owned subsidiaries of Ultimate HC Ltd, which is registered in England No. 7440046. Registered address 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

### What to do if you need to complain?

Please email our Complaints Department on [complaints@ultimateservices.co.uk](mailto:complaints@ultimateservices.co.uk) or telephone on 0843 309 4508  
Or write to the Complaints Department, Ultimate Pet Partners Ltd, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

If our response is unsatisfactory, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0800 023 4567 from a landline or 0300 1239123 from a mobile phone.

Full details of our complaints procedure are given in our Policy wording, a copy of which is available on request.

### Client Money (as an agent of an insurer)

We act as agents for the Insurer for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the Insurer when received in our bank account and that any claims or premium refund is treated as received by you when it is paid over to you.

### Cancellation

If, once you have agreed to purchase a policy, you are not happy you can cancel the policy at any time. If you wish to cancel your policy this must be done in writing, by email or post to Ultimate Pet Partners Ltd's offices. Upon receipt of your written cancellation we shall cancel your policy as instructed. The charges due following cancellation are outlined below and in your policy document.

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<b>Charges</b>	
We have not charged you any additional cost because you are dealing with us remotely and because we have not met with you.	
In addition to premiums charged by insurers we make the following charges:	
Posted documents.	£10.00
Email version.	Free
All mid-term adjustments	£10.00
Cancellation of the policy between the time you agree to the purchase of the policy until 14 days after you have received the policy documents.	Providing there has not been a valid claim made for either an accident or the death/loss of your pet a full refund less a £30.00 administration charge will be made if you decide to cancel the policy within the first 14 days of the policy.
Cancellation of the policy after the first 14 days of the policy inception.	If your insurance is cancelled for any reason after the first 14 days, a pro-rata charge will be made by the Insurer as well as a £30.00 administration charge.
If we need to re apply for your monthly payments	£10.00
In the event of payment default you have 7 days from this date to contact us and arrange payment. If payment is not received your policy will be cancelled from the date of default.	

<b>Renewal</b>	
All our policies are monthly policies – they run for 12 consecutive calendar month periods effective from the commencement date. Before the end of each 12 month period we will write to you to inform you about any changes to the premium and/or policy terms and conditions for the next 12 months. As this is a monthly contract the policy will automatically continue for each month for which you have paid the premium due.	
If you pay your premium by direct debit your policy will automatically continue at the end of the 12 month period and payments will continue to be taken.	
If you pay by debit or credit card you need to contact us to make payment before the renewal date. If you do not wish your policy to renew at the end of the 12 month period you should return your schedule of insurance to us and cancel your direct debit or continuous credit card mandate.	
Your renewal documents will be sent to you by email at least 14 days before the renewal date of your policy. We will email the last email address given to us by you. We are unable to prevent these from going into your spam or junk folders so please check these folders as well as your current inbox. If your email address changes between the policy start date and renewal date please inform us so that we can keep your record up to date.	

<b>Your Duty to Disclose</b>	
It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answer may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your proposal or renewal and must be disclosed immediately. You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect. The disclosure of information not only applies at commencement and renewal of your policy, but also at anytime during the period.	

<b>Fraud Prevention and detection</b>	
In order to prevent and detect fraud we may at any time:	
<ul style="list-style-type: none"> <li>▪ Share information about you with other organisations and public bodies including the Police;</li> <li>▪ Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.</li> </ul>	
We and other organisations may also search these agencies and databases to:	
<ul style="list-style-type: none"> <li>▪ Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;</li> <li>▪ Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;</li> <li>▪ Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;</li> <li>▪ Undertake credit searches and additional fraud searches.</li> </ul>	

<b>Call Recording and Monitoring</b>	
We record and/or monitor telephone conversations to ensure consistent service levels, to prevent/detect fraud and for training purposes.	

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**General**

You have the right to see personal data that we keep about you upon receipt of a written request and payment of a fee. If you are concerned that any of the information we hold on you is incorrect, or if you need to change any of your registered details, please contact us.

**Data Protection**

For Data Protection Act purposes, Ultimate Pet Partners Ltd is the data controller. We will hold and process your personal data for insurance administration and marketing. For this purpose the information may also be passed to other companies in the Group, to employees, agents and any other appointed third parties of the Group to administer any accounts, products and services provided to you by the Group now or in the future; to the administrators and underwriters of this insurance and to any other companies and organisations whose products we provide to you, e.g home and motor insurance, financial and travel services; appointed third parties who (on our behalf) profile our data so that we may tailor the goods/services we offer to your specific needs; to other organisations for the administration of prize draws or competitions; to anyone to whom we transfer or may transfer our rights and duties under our agreement with you; to authorities such as the police if we are under a duty to disclose or share the information we hold.

You understand that all personal data you supply must be accurate.

**If you would like any other person to discuss your policy or make amendments then we must have your permission.**

UPP likes to keep you up to date about its own products and services and those of other companies, which might be of interest to you. However, if you prefer not to be kept informed, please tick this box  and return this letter to [service@ultimateservices.co.uk](mailto:service@ultimateservices.co.uk) or the address at the bottom of the page.

**Law applicable to this policy**

You and we are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law which will apply will be the law of England and Wales.

All our communication with you will be in English.

**Financial Services Compensation Scheme ('FSCS')**

If we are unable to meet Our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0207 892 7300.

A specimen policy is available on request. For full policy terms and conditions see your policy wording.