

Ultimate Pet Partners Ltd Insurance Terms of Business and Important Details

Who are we?

AA Pet Insurance policies are arranged and administered by "UPP" Ultimate Pet Partners Ltd, 5th 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 wording is issued it is your responsibility to read it carefully, as it is that document and the schedule that make up the policy which 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 (FSA).

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 (FSA No. 522727) 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 5th 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 or telephone on 0843 309 1196.

Or write to the Complaints Department, Ultimate Pet Partners Ltd, 5th 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 123 9123 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 and you find that the cover is no longer required, you can cancel the policy at any time. You must notify us of your request to cancel by phone on 0843 309 1196 or by writing to us at Ultimate Pet Partners Ltd, 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE. Alternatively you can email us at cancellations@ultimateservices.co.uk. Upon receipt of your cancellation request we shall cancel your policy as instructed. The charges due following cancellation are outlined below and in your policy document.

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Charges	
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
Rejected Direct Debit	£10.00
Subject Access Request	£10.00
Cancellation of the policy between the time you agree to the purchase of the policy until 14 days after the inception date.	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 inception date.
Cancellation of the policy at any other time.	If your insurance is cancelled for any reason after the first 14 days, there will be a charge for the time cover has been in force and an administration cost of £30.00 applied.

Payment Default	
Rejected Direct Debits	In the event of a 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 that cover stopped being paid for and an administration charge applied. Neither Ultimate Pet Insurance Solutions Ltd, Ultimate Insurance Solutions Ltd or Ultimate Pet Partners Ltd are liable for any fees charged by your bank regarding rejected or unpaid Direct Debit payments.
Cancelled Direct Debits	In the event of you cancelling your Direct Debit, we will take this as your intent to cancel the policy. Cover will cease with effect from the date that cover stopped being paid for.

Renewal
<p>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 contact you by email or by post where no valid email address is provided, 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.</p> <p>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 do not wish your policy to renew at the end of the 12 month period, you should cancel your Direct Debit or continuous credit card mandate.</p> <p>If you pay by debit or credit card you need to contact us to make payment before the renewal date. If you do not contact us and make payment, your policy will expire on the renewal date.</p> <p>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.</p> <p>If you have not provided us with an email address, we will post renewal documents to your last known address.</p>

The information you gave us
<p>We rely upon the information you provide to us to decide whether to insure your pet and the terms and conditions under which we will offer cover. English Law states that you must give us honest and accurate answers to the questions we ask during the application process, such as all known factors relating to the health, condition and behaviour of your pet in answer to our questions as that may influence our decision. This is important as it may influence any decisions we make regarding your application. You must use reasonable care in response to the questions and statements concerning this insurance. If you fail in your duty of taking reasonable care not to make a mis-representation to us, we may exercise certain remedies which include cancelling this policy, retaining premiums or reducing the benefits due in the terms of the policy.</p>

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Fraud Prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- 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.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

Call Recording and Monitoring

We record and/or monitor telephone conversations to ensure consistent service levels, to prevent/detect fraud and for training purposes.

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 (please refer to table of charges above – Subject Access Request). 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; 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 document to 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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100 or 0800 678 1100.

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

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