

## Alan Boswell Pet Terms of Business and Important Details

### Who are we?

Policies are arranged and administered by "UPP" Ultimate Pet Partners Limited, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

Policies are underwritten by Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

### Advice

You will not receive advice or any recommendation from us.

### 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.

### Who regulates us?

Ultimate Pet Partners Limited is an appointed representative of Ultimate Insurance Solutions Limited - FSA No 311368 who are registered and authorised by the Financial Services Authority.

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

Red Sands Insurance Company (Europe) Limited 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 (ABI). Registered in Gibraltar at: (Registered No. 87598).

### Who owns us?

Ultimate Pet Partners Limited is a privately registered company in England No 06740793

### 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 0845 604 2308

Or write to the Complaints Department, UPP, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

If our response is unsatisfactory, please refer your complaint to Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Should you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR – 0845 080 1800.

Full details of complaint procedure are given in our Policy booklet, 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.

### Charges

In addition to premiums charged by insurers we make the following charges:

Duplicate Documents – Post.	£5.00
Email version.	Free
All mid-term adjustments	£5.00
Cancellation of the policy within the first 14 days of receipt of the policy documents.	Providing there has not been a claim for the death/loss of your pet and the schedule of insurance has been returned to us a full refund 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 receipt of the policy documents.	Your policy is a contract for twelve months. If your insurance is cancelled for any reason after the first 14 days, a pro-rata charge will be made as well as a £10.00

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Ultimate Pet Partners Limited, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.  
UPP is authorised and regulated by the Financial Services Authority 493636

	administration charge. There will be no return of premium if a claim has been reported during the current year of insurance.
If we need to re apply for your monthly payments	£5.00

#### **Renewal**

If you pay your premium by instalments your policy will automatically renew on an annual basis for your convenience. This will be confirmed by us sending to you your renewal documents detailing the premium payable and the terms and conditions applicable for the renewed policy. If you do not wish your policy to renew on the annual review date, you should return to us the schedule of insurance 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.

#### **Your Duty to Disclose**

It is important that all information you give us verbally or in writing in proposing for, renewing or making changes to your insurance or making a claim is full and correct; and that you tell us about changes such as address and pet details. Failure to do so could later invalidate your policy or claims made under it, or result in an increased premium or additional terms.

#### **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.

#### **Data Protection**

For Data Protection Act purposes, Ultimate Pet Partners Limited is the data controller. We will hold and process your personal data for insurance administration. You understand that all personal data you supply must be accurate. UPP never pass information to third parties for the purpose of marketing.

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

#### **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.

#### **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.