

Petwise Terms of Business and Important Details

Who are we?

Policies are arranged and administered by Ultimate Insurance Solutions Limited, registered in England and Wales, number 3299891. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB. Ultimate Insurance Solutions Limited is an insurance intermediary. Your pet insurance is underwritten by Zenith Insurance plc.

Advice

You will not receive advice or recommendation from us. We will give you information about a product but cannot make a decision for you.

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 Policy 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 Insurance Solutions Limited is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 311368.

Our permitted business is arranging general insurance contracts. You can check this information on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768. Please note that the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of Channel Islands or Isle of Man risks. Ultimate Insurance Solutions Limited holds money as an agent of the insurer & acts as an agent of the insurer when selling policies & handling claims.

Who owns us?

Ultimate Insurance Solutions Limited is part of the Markerstudy Group of companies which includes Markerstudy Insurance Company Ltd and Zenith Insurance plc.

What to do if you need to complain?

Please email our Complaints Department at complaints@ultimateservices.co.uk or telephone 0333 003 2271 or, write to Petwise, The Complaints Manager, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

If you are not satisfied with the final decision, you may refer your complaint to the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London, E14 9SR, telephone 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone. Details on how to progress your complaint with the FOS can be found at www.financial-ombudsman.org.uk or alternatively you can use the [Online Dispute Resolution Platform \(ODR\)](#).

Full details of our complaints procedure can be found 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 0333 003 2271 or by writing to us at Petwise, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL. 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.

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
Subject Access Request	£10.00
Policy cancellation (administration charge)	£30.00* * The administration charge for cancellation will not be applied if your pet has died or has been reported as lost or stolen.

Refunds	The minimum amount we will refund is £10 therefore any refund below this amount will not be given.
Policy Cancellation	
Cancellation of the policy between the time you agree to the purchase of the policy until 14 days after the inception date.	Once you have purchased a policy, you have 14 days from the commencement date within which you can cancel the policy and provided no claims have been made, you shall receive a refund of any premium you have paid less the administration charge as shown above. If you wish to cancel your policy, please contact our Customer Services Team on 0333 003 2271. Upon receipt of your cancellation request we shall cancel your policy.
Cancellation of the policy at any other time.	If you wish to cancel your policy after 14 days from the commencement date and provided no claims have been made, a pro-rata charge for your period on cover will be made as well as the administration charge as shown above. If you wish to cancel your policy, please contact our Customer Services Team on 0333 003 2271. Upon receipt of your cancellation request we shall cancel your policy.
Cancellation of the policy with claims.	If your policy is cancelled for any reason a pro-rata charge of the premium and any applicable fees will be due, however if you have made a claim during the current year of insurance, your full premium and any applicable fees will be due (unless the claim is for the death of your pet when a pro-rata charge will be made). If you are paying by instalments the rest of the year's premium becomes due. If you wish to cancel your policy, please contact our Customer Services Team on 0333 003 2271. Upon receipt of your cancellation request we shall cancel your policy.

Payment Default	
Rejected Direct Debits	In the event of a payment default, you have 7 days from the date of default to contact us and arrange payment. If payment is not received your policy will be cancelled from the default date. A pro-rata charge for your period on cover will be made or where a claim has been made, the remaining premium for the policy year will be charged.
Cancelled Direct Debits	In the event your Direct Debit is cancelled, you have 7 days from the date the policy is cancelled to contact us to arrange payment and provide us with valid bank details. If payment is not received, your policy will be cancelled from the date we are notified by your bank that the Direct Debit is cancelled. A pro-rata charge for your period on cover will be made and an administration charge will be made as detailed above. Where a claim has been made, the remaining premium for the policy year will be charged.

Renewal
<p>All our policies are annual policies effective from the commencement date. At renewal 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.</p> <p>If you pay your premium by Direct Debit there is no need for you to take further action, your policy will automatically renew, subject to policy terms and conditions. If you pay by debit or credit card you need to contact us to make payment before the renewal date.</p> <p>If you do not wish to renew your policy, you should cancel your Direct Debit.</p> <p>Ultimate Insurance Solutions Limited may change the underwriter or administrator of your policy at renewal. If this happens you will be notified of any changes when your renewal documents are sent to you. If you do not want us to change the underwriter you must notify us and we will not be able to renew your policy.</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 records 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>

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

The information you gave us
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. 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.

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.

Law enforcement agencies and organisations based in other countries may also access and use the information held by fraud prevention agencies. Please contact us if you want to receive details of the relevant fraud prevention agencies and databases that we use.

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 (1998) purposes, Ultimate Insurance Solutions Limited 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; and to authorities such as the police if we are under a duty to disclose or share the information we hold. We also have the right to inform the relative authorities or share your personal data information with the Insurance Fraud Investigators Group (IFIG) or other relevant Fraud authorities where it is deemed necessary.

Ultimate Insurance Solutions Limited and other companies in our group may like to send you information about products and services which may be of interest to you. However if you would prefer not to be kept informed please contact us at: Ultimate Insurance Solutions Limited, Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL, email customerqueries@ultimateservices.co.uk or telephone 0333 003 2271 stating your full name, address, date of birth and policy reference number.

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.

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 please see your Policy Wording.