



Terms of Business Agreement

Definitions

In this Terms of Business Agreement “we”, “us” and “our” means TICORP Limited.

About Petsure

Petsure is a trading name of TICORP Limited. Petsure pet insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC1238B and trades into the UK on a freedom of services basis, FCA FRN 663617.

Petsure pet insurance is administered by Howserv Limited which is registered in England and Wales number 03882026. Registered office: Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton NN4 7YB. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.

Ownership

TICORP Limited is a wholly owned subsidiary of Petsure Holdings Limited.

Your agreement to these Terms of Business

In seeking insurance through us, you agree to the Terms of Business Agreement. This does not affect your normal statutory rights.

About our Service

We are committed to treating you fairly in all our dealings with you now and in the future. 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 be able to make a decision on the options which will suit your needs best.

About the Products we Offer

We offer pet insurance underwritten on behalf of Great Lakes Insurance SE by ERGO TIS.

We also offer a number of additional cover options, including:

- Dental Cover (illness)
- Missing pet (lost/straying/stolen)
- Farewell Cover
- Travel & Holiday Cover

Important Information

It is your responsibility to ensure that you provide us with complete and accurate information when arranging your insurance, during the life of your policy and at the time of renewal. Please take care to answer all of the questions honestly and to the best of your knowledge. If you do not, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not paid in full.

When a policy and related documents (e.g. a policy summary) are issued, you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please contact us and we will be happy to explain and clarify any points for you.

We are acting on a 'non-advised' basis which means that we have provided you with information about the significant features, benefits, limitations and exclusions of the policy and have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. It is your responsibility to ensure that the policy is suitable for you. This product meets the demands and needs of someone wishing to insure against unexpected veterinary costs for their Pet. This statement is in addition to our terms and conditions of your policy.

To contact a member of the Customer Service team for clarity or to make changes, please call 0333 006 3211 or e-mail info@petsure.com

Protecting Your Data

We collect and maintain personal information to allow our insurers to underwrite and administer the policies that we issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep your information longer than necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal your information if it is allowed by law, authorised by you, to prevent fraud or in order that we can liaise with our agents in the administration of this policy.

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim, information is maybe placed on industry registers for analysis. Under the Data Protection Act you have the right of access to your personal records held on our files and we will provide this information should you request it via a subject access request form.

For further information about your rights and how we process/handle your data, please read the Privacy Policy at www.petsure.com/privacy-policy

To provide better customer service, your calls may be recorded and monitored for quality and compliance purposes.

We will only deal with the Named policy holder with regard to pet insurance, unless we have express permission from the organiser to deal with other parties.

Your Cancellation Rights

Within the 14 day cooling-off period

Please tell us immediately if your policy does not meet your requirements. If you cancel your policy within 14 days of the receipt of your documentation and you have not made or intend to make a claim, we will give you a full refund.

Outside of the 14 day cooling-off period

Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If you do so, and you have not made or intend to make a claim*, we will cancel your policy and;

- a. If you pay your annual premium in monthly instalments, we will not collect any further premium from you and refund any premium you have paid for cover after the cancellation date; or
- b. If you pay your annual premium as a single amount in advance, we will refund the premium you have paid for cover after the cancellation date.

If you have made or intend to make a claim*, no premium refund will be made.

In the event that the only claim you have made or intend to make in the policy year, is due to the death, loss, theft or straying of your pet, resulting in the cancellation of your policy, this will not affect your rights under a. or b. above.

Multiple pets

In the event that more than one pet is insured on your policy, the cancellation terms above will only apply to that part of the cover, premium and claims, corresponding to the pet whose cover is to be cancelled.

If we cancel Your Policy

We may cancel your policy at any time by giving you 14 days' notice in writing. If this happens:

- a. If you pay your annual premium in monthly instalments, we will not collect any further premium from you; or
- b. If you pay your annual premium as a single amount in advance, we will refund the premium you have paid for cover after the cancellation date.

Once your policy has been cancelled your cover will end and you will not be able to make a claim.

Quotation Validity

Petsure quotes are valid for 30 days. We reserve the right to pass on any increases to premiums at any time.

Our Administration Charges

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We are remunerated from commission from the insurer which is a percentage of the total annual premium.

Please see your policy document for full details. Refunds will be processed within 28 days.

Payment & Payment Charges

Method of Payment

You can pay for your insurance in full, by credit or debit card or you can choose to spread the cost by paying in instalments by credit or debit card.

Paying by Instalments

If you choose to pay by monthly instalments, you will pay an initial payment by credit or debit card, 1 month's instalment, followed by 11 equal instalments by credit or debit card.

You confirm that you are able to afford the monthly payments as they become due. We will create a continuous payment authority to process monthly payments.

If we are unsuccessful in collecting your monthly instalment, we will attempt to collect a second time 7 days after the initial attempt, should this be unsuccessful we will attempt a third and final time 14 day after the initial attempt. If this attempt defaults, your policy will be terminated.

If you make a change to your policy mid-term, you will be able to pay by credit / debit card or you can add the cost on to your monthly instalments. Please note that in the event of a claim, the full premium will still be due and must be paid.

What Is Continuous Payment Authority And How Does It Work?

A Continuous Payment Authority sometimes also called a 'recurring payment', authorises Petsure to take an agreed amount from your bank account to pay for your Policy.

We will ask you for the card number from which you wish us to collect your payments.

The first amount is 1 month is on the date you purchase the agreement, following payments will be on the monthly anniversary of your policy start date. If you wish to change this date to one that is more appropriate to your needs, please contact us on 0333 006 3211.

We will never apply to take money from your account or vary the amount where you have not agreed to in advance.

What If Sufficient Funds Are Not Available On The Agreed Date?

If sufficient funds are not available from your account on the agreed date, your card issuer may decline the Continuous Payment Authority request. If your card issuer declines a payment we will attempt to collect a second time seven (7) days after the initial attempt, should this be unsuccessful we will attempt for a third and final time fourteen (14) days after the initial attempt. If this attempt defaults, your Policy will be terminated on the fifteenth (15) day. We will cancel any future Continuous Payment Authority requests.

Cancel Continuous Payment Authority

You can cancel your Continuous Payment Authority at any time simply by contacting us and asking us to stop the payments. You can also stop the payments with your card issuer.

You will need to set up an acceptable alternative payment method.

Alternative Repayment Options

You can pay for your Policy in full at any time. For further details please contact us on 0333 006 3211.

Client Money

We act as an agent for the insurer for the collection of premiums and payment of premiums. Your money is held in an Insurer Trust Account, which is managed in accordance with the FCA statutory trust rules. This means that premiums are treated as being received by the insurer when received in our bank account and any premium refund is treated as received by you when it is actually paid over to you.

Changes to Your Underwriter

We reserve the right to engage a new insurance provider for part or all of your policy in the future. Should this happen we will write a minimum of 21 days in advance informing you of, details of your new provider as well as any amendments to your policy. Through the purchase or renewal of your policy you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider. If at any point you wish to withdraw your consent to this, please call Petsure Customer Service on 0333 006 3211 or e-mail info@petsure.com.

Claims

We do not process claims for your insurer. If you want to claim on your policy you should contact the Petsure's Claim Team (details in your policy wording).

Complaints

At Petsure, we will do everything possible to ensure that you receive a high standard of service. However, if you are not satisfied with the service received and you wish to register a complaint, please contact us and we will try to resolve it as quickly as possible. There are a number of ways you can register your complaint:

By telephone: Customer Services on 0333 006 3211
By e-mail: complaints@petsure.com

In writing: The Complaints Team

Petsure
Britannia House
3-5 Rushmills Business Park
Bedford Road
Northampton
NN4 7YB

We will always try to resolve the issue within 3 days, but if not, we will undertake a full investigation and keep you informed of our final outcome. You will receive the final response within 8 weeks of receipt of your complaint. If you are still not satisfied with the way in which we have handled the complaint, then you have 6 months to refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 1239 123 or 0800 0234 567

Governing Law and Jurisdiction

This Terms of Business Agreement, and all quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the Courts of England and Wales unless your policy document states otherwise.