



## 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 authorised and regulated by the Gibraltar Financial Services Commission and trades into the UK on a freedom of services basis, Financial Conduct Authority FRN 663617.

Petsure is administered by Howserv Limited which is registered in England and Wales. Company 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 Staysure 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

For policies where your cover start date or renewal date is before 5th July 2023, we offer pet insurance underwritten on behalf of Great Lakes Insurance SE by ERGO TIS.

For policies where your cover start date or renewal date is on or after 5th July 2023, we offer pet insurance underwritten on behalf of Great Lakes Insurance UK Limited by ERGO TIS.

### We also offer a number of optional extras, including:

- Dental illness cover
- Missing pet cover (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. Policy Wording) 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-advisory' 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. Our staff may receive additional remuneration in the form of an incentive, commission or bonus.

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 data 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](http://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

After this 14 day period, you can still cancel your policy at any time by contacting us. As long as you have not made a claim we will cancel your policy and;

- a. We will stop your monthly instalments once any outstanding premiums have been paid (if applicable); or
- b. We will refund any premium you have paid after we have deducted a charge for the cover you received.

If you have made or intend to make a claim, no premium refund will be made. Unless this was due to the death, loss, theft or straying of your pet, or we have made the decision to cancel your policy, in these circumstances, we will apply our normal cancellation rules as shown 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.

### Our Right to Cancel Your Policy

We may cancel your policy at any time by giving you 14 days notice in writing, this includes but is not limited to:

- You have failed to take reasonable care in providing us with information we have requested that is directly relevant to the cover provided under this policy or any claims;
- You have failed to co-operate or provide information and assistance in relation to any claim, administration or operation of this policy;

- You or your pet no longer meet the eligibility for this policy, due to a change in information we have about you or your pet;
- You do not pay your policy premium;
- Where we have grounds to suspect fraud;
- Where you use threatening, abusive or nuisance behaviour towards any member of our staff or contractors.

We may, where possible, contact you and look to resolve the matter with you.

Once your policy has been cancelled your cover will end and you will not be able to make any 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 paid commission from the insurer for the arrangement and service of your insurance policy.

Refunds will be processed within 28 days.

## Payment & Payment Charges

### Method of Payment

You can choose to pay for your policy annually, in monthly instalments or in a single payment, either by credit/debit card or Direct Debit.

### Paying by Monthly Instalments

There is no extra cost by choosing to pay monthly and you can keep track of your monthly payments by logging onto your My Petsure account. You can change your payment date by contacting us on 0333 006 3211.

If you make a change to your policy mid-term, the cost will be added on to your remaining monthly payments. Please note that in the event of a claim, the full premium will still be due and must be paid.

### Direct Debit

If you choose to pay by Direct Debit, you'll pay 12 monthly payments.

If we're unsuccessful in collecting your monthly payment by direct debit, we'll contact you by email, post and/or SMS. You can pay your arrears via your My Petsure account or by calling our

Customer Services Team on 0333 0063 211. Failure to pay your arrears will lead to your policy being cancelled.

## Continuous Payment Authority (CPA)

A Continuous Payment Authority also called a 'recurring payment', authorises us to take an agreed amount from your bank account to pay for your policy. You'll pay an initial 1 month's payment, followed by 11 equal payments by credit or debit card. We'll ask you for the card number that you'd like us to collect your payments from, if your card is cancelled or the card details change, you must notify us with the updated card information.

If we're unsuccessful in collecting your monthly payment, we'll contact you by email, post and/or SMS, and attempt to collect a second time 7 days after the initial attempt. Should this be unsuccessful we'll attempt a third and final time 14 days after the initial attempt. If this attempt defaults, your policy will be cancelled.

If sufficient funds aren't available from your account on the agreed date, your card issuer may decline the Continuous Payment Authority request and cancel any future requests. You'll need to set up a new Continuous Payment Authority.

We'll never apply to take money from your account or vary the payment amount, without agreeing this with you first. You can cancel your monthly payments at any time simply by contacting us and asking us to stop your payments or you can stop the payments with your bank, building society or card issuer. You'll need to set up an acceptable alternative payment method.

## Client Money

We act as an agent for the insurer for the collection 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**.

and subject to the exclusive jurisdiction of the Courts of England and Wales unless your policy document states otherwise.

## Claims

We do not process claims for your insurer. If you want to claim on your policy you can log into your My Petsure account where you can submit an online claim. Alternatively, you can contact Petsure Claims who can email/post a claim form to you (full details can be found 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 8033  
By e-mail: [complaints@petsure.com](mailto: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 working 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