

# Terms of Business and Important Details



## Who are we?

Sterling Pet Solutions is a trading name of Sterling Client Services Limited, which is authorised and regulated by the Financial Conduct Authority (no. 9015536). Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England & Wales number 628324.

You can check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register).

Sterling Client Services Limited is an insurance intermediary whose permitted business is arranging general insurance contracts. Your pet insurance is underwritten by Covea Insurance plc apart from Third Party Liability which is underwritten by Ageas Insurance Limited.

Our day-to-day contact details are:

Tel: 03332 205526

## Advice

You will not receive advice or recommendation from us. We will provide you with the key information in order that you can make an informed decision about the suitability of the product based on your demands and needs.

In general terms Sterling Pet Solutions is suitable for owners of cats and certain specified breeds of dogs who wish to protect against the payment of veterinary fees while you have cover under the policy. You must make your own decision as to whether this insurance meets your own needs.

## Awareness of policy terms

When policy wording is issued to you it is your responsibility to read it carefully, as it is the document together with the schedule that make up the policy which you have purchased. If you are in doubt over any policy terms and conditions, please do contact us promptly.

## Who owns us?

Sterling Client Services Limited and Covea Insurance plc are subsidiaries of MMA Holdings plc

## Our Responsibilities

Throughout the period of insurance we act on behalf of both you and the insurers. We act on behalf of you when providing a quote, handling a claim and arranging cover. When we issue policy documents to you we act on behalf of the insurers.

We act as agents for the insurers for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the insurers 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.

We review the position of the insurers periodically to ensure that they still meet the requirements of our customers and we are not contractually obliged to deal with them.

## Costs

Premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs or fees will be detailed in your quotation.

The cost of insuring your pet may increase over time as your pet gets older.

## Fees and Charges

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer as a proportion of the premium you pay.

In addition we may receive:

- Interest earned on insurance monies passing through our bank accounts;
- Expense allowances or commissions from insurers for managing and administering certain facilities on their behalf;
- Administrative service fees, which may be paid for, limited specific services we provide to insurer(s) as part of the placing or claims process.

## How can I pay for my policy?

You can pay annually or monthly by direct debit. There will be no additional charge to pay for your policy by monthly installments

## What is a co-payment?

This is the amount you pay towards the vet fee claim for each condition.

For example:

If you made a claim for a 10 year Dog for £500 the initial excess of £110 would be deducted, followed by an additional 15% on the remaining £390 balance. This would mean £58.50 deducted from the balance, leaving a total claim amount paid of £331.50. The remaining balance of £168.50 is paid by you.

Or

If you made a claim for a 7 year Cat for £500 the initial excess of £85 would be deducted, leaving a total claim amount paid of £415. The excess of £85 is paid by you.

## Renewal

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.

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. If you do not wish to renew your policy, you should cancel your Direct Debit.

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.

If you have not provided us with an email address, we will post renewal documents to your last known address

## What to do if you need to complain

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings.

Please contact us quoting your policy or claims number by:

Email: Claims complaints: [claims@petadminteam.com](mailto:claims@petadminteam.com)

Policy complaints: [policy@petadminteam.com](mailto:policy@petadminteam.com)

Telephone: 03332 205526 or write to: FREEPOST PetAdmin

If the complaint is still not resolved to your satisfaction, you may refer your complaint to:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Cancellation

If, once you have agreed to purchase a policy and 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:

Telephone: 0333 220 5526

or by writing to us at: FREEPOST PetAdmin

Upon receipt of your cancellation request we shall cancel your policy as instructed. The charges due following cancellation are outlined in your policy document.

## 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 that you provide to 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. 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 misrepresentation 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.

## How we use your data

We are governed by the Data Protection legislation applicable in the United Kingdom. For the purposes of Data Protection Legislation, Sterling Client Services Limited is the data controller.

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our Privacy Policy which you can access via [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) or by requesting a copy from our Data Protection Officer (contact details below). Please also see your insurance policy document.

At times, the provision of our services may necessitate the disclosure of your information to associated companies, insurers, partners, agents and our professional advisers. Such employees, contractors and agents who have access to your personal data are required to keep that information confidential and are not permitted to use it for any other purposes.

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at: c/o Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk)

## Financial Services Compensation Scheme ('FSCS')

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation schemes arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS)

10th Floor Beaufort House

15 St Botolph Street

London EC3A 7QU

Telephone: 020 7711 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

For full policy terms and conditions please refer to the Policy Wording