

How We Deal With You and Your Insurance

This leaflet gives you important information as to how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.



EMERALDPET



WHO ARE WE?

We are called Sterling Client Services Limited and EmeraldPet is a trading name of ours. EmeraldPet insurance is arranged and administered by us. We are incorporated in England and Wales with registered number 9015536. We are authorised and regulated by the Financial Conduct Authority. Our regulatory registration number is 628324. You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk.

We are an insurance intermediary, meaning we arrange and administer insurance products on behalf of insurers.

Our registered office is Norman Place, Reading, Berkshire, RG1 8DA, but our day-to-day contact details are:

EmeraldPet
FREEPOST PetAdmin

Tel: 03332 205510

WHOSE PRODUCTS DO WE OFFER?

We will only offer you an insurance product from Covea Insurance plc. We provide this under an agreement with the insurer which allows us to provide you with a quotation, confirm cover and issue policy documents to you and in some instances settle claims, acting on the insurer's behalf.

We also collect your premium on the insurer's behalf, acting as its agent.

Copies of policy documentation can be obtained by contacting us.

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

Covea Insurance plc is part of the same group of companies as we are.

HOW ARE WE MEETING YOUR NEEDS?

We will ask you some questions (important: see section headed "Proposal Confirmation") to ensure that your risk is one covered by the insurer and to inform you about available cover options, however we do not provide you with a personal recommendation.

You will not receive advice or a recommendation from us in respect of EmeraldPet insurance. We will provide you with all of 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 EmeraldPet insurance 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.

INFORMATION THAT YOU PROVIDE TO US

You must answer any questions we or the insurer ask you in connection with your insurance truthfully and to the best of your knowledge and belief.

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.

HOW ARE WE PAID?

We are paid for our services principally by way of brokerage commission paid to us by the insurer, as a proportion of the premium you pay.

In addition we and/or other members of Covea Insurance group 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.



DATA PROTECTION

We collect and process personal data from you in accordance with the current Data Protection laws and regulations. The personal data we may collect from you, such as your name, address, financial details are necessary to provide you with our services. These include negotiating, maintaining or renewing (re)insurances, and handling (re)insurance claims. 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.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

Policy complaints: policy@petadminteam.com

Telephone: 03332 205510

Write to: **FREEPOST PetAdmin**

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

COMPENSATION

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

This document can be made available in other formats on request.