



SCRATCH & PATCH TERMS OF BUSINESS

About Scratch & Patch

Scratch & Patch is a trading name of Only Pets Cover Limited which is an Appointed Representative of Direct Group Limited. Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL. Firm reference number: 307332. Company number: 2461657. Registered in England & Wales.

You can check this information on the Financial Services Register by visiting register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Products offered and services provided by Us

We arrange pet insurance cover through a single insurer, Hiscox Insurance Company Limited. Our services include, but are not limited to, arranging in, dealing in and assisting in the administration of general insurance contracts.

You will not be provided with advice or any recommendations relating to the purchase of a policy from us, but you will receive sufficient information on the product to enable you to make an informed decision on whether it meets your demands and needs.

Demands and needs

The products that we offer are suitable for 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 your policy schedule).

Accepting our terms

By asking us to provide a quotation, arrange a policy and perform any other ancillary services, you are providing your informed consent to be bound by these terms and conditions.

If you are in doubt over any of these policy terms and conditions, please contact us promptly on 0330 102 6839.

Information you provide to Us

We rely upon the information you provide to us to decide whether or not to insure your pet and to decide the terms and conditions to be applied. English Law states that you must provide honest and accurate answers to all of the questions asked by us during the application process such as all known factors relating to the health, condition and behaviour of your pet.

You must take reasonable care in response to the questions and statements concerning this insurance. If you fail in your duty of reasonable care not to make a misrepresentation to us, we may exercise certain remedies which include cancelling the policy, retaining premiums or reducing the benefits due in the terms of the policy.

Misrepresentations

You are respectfully reminded of your duty to take reasonable care not to make any misrepresentation in any information that is provided by you and to answer all questions asked by us honestly. Under the Consumer Insurance (Disclosure and Representations) Act 2012, a misrepresentation may amount to a failure to comply with a request from an insurer for confirmation, or amendment, of details previously provided by you. Please be aware that the duty to take care not to make a misrepresentation exists not just prior to any placement being effected but also at any subsequent renewal and any variation of the contract terms during the period of insurance.

In the event of any deliberate or reckless misrepresentation the insurer may avoid the contract. Under the Consumer Insurance (Disclosure and Representations) Act 2012, a deliberate or reckless misrepresentation is a misrepresentation where you know it to be untrue or misleading (or do not care either way) and that you know (or do not care) that the matter it relates to is relevant to the insurer. The insurer may also avoid the contract where a careless misrepresentation has been made. A careless misrepresentation is a misrepresentation which is neither deliberate nor reckless. In such circumstances, if the insurer would not have entered the contract had the careless misrepresentation not been made, then the insurer may still be able to avoid the contract. However, if the insurer would have imposed different terms had the careless misrepresentation not been made, then the insurer may be entitled to treat the contract as if those terms applied.

Fees

In addition to the insurance premium charged by the insurer, we will make the following charges for our services:

Cancellation of your policy	£30
A change to your policy	£20
Subject access request	£10
Posting documents to you	£10

How we are paid

We receive commission for our services from the insurer in addition to the individual service charges to cover the administration of your insurance policy. Please see **Fees** for full details of the charges for our services.

Cancelling your policy

You have the right to cancel your insurance policy at any time by calling us on 0330 102 6839.

If you wish to cancel within the 14 day cooling off period you will be refunded of any premium paid providing no claims have been made on the policy. We will charge you an administration fee as outlined in **Fees**.

If you wish to cancel at any other time and no claims have been made against you or your pet you will be refunded your premium on a pro-rata basis less an administration fee as outlined in **Fees**.

If you wish to cancel at any time and a claim has been made, including if a claim is made against you or your pet, then you will not receive a refund and we will charge you an administration fee as outlined in **Fees**. If you are paying by instalments, the remaining premium for the policy year is payable (in addition to the administration fee as outlined in **Fees**).

For full details of your cancellation rights, please refer to the appropriate section within your policy wording.

Handling Money

Monies held by Direct Group Limited, is as per agent of the insurer, and in line with strict agency agreement known as Risk Transfer. This means that premiums are treated as being received by the insurer when received in Direct Group Limited's bank account and that any claim settlement or premium refund is treated as received by you when it is paid over to you by Direct Group Limited.

Making a complaint

We aim to provide you with a high level of customer service at all times but, if you are not satisfied, please contact us using the details below:

Write to: Scratch & Patch Customer Relations
PO Box 1193
Doncaster
DN1 9PW

Telephone: 0344 854 2072

Email: Customer.relations@directgroup.co.uk

If you remain dissatisfied with our response to your complaint, you may be able to refer the matter to the Financial Ombudsman Service. Information about the Financial Ombudsman Service can be found at www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme ('FSCS')

Direct Group Limited is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk.

Your personal information

Any information we hold about you will be treated as private and confidential. We will use and disclose your information to insurers, their agents, the regulator and other third parties in the normal course of administering or arranging your insurance policy. We may also obtain information about you from credit reference agencies to check your credit status and identity.

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 **Fees** – Subject Access Request). If you are concerned that any of the information we hold on you is incorrect, or if you need to amend any of your registered details, please contact us.

If you would like any other person to discuss your policy or to make any amendments to your policy on your behalf, then we must receive your permission before being able to do so.

Call recording

All calls may be recorded for the purposes of quality monitoring, fraud prevention and detection, compliance and training.

Fraud prevention and detection

For the prevention and detection of 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.

We and other organisations may also search these fraud prevention 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, as required.

Additional Policy Information

This document provides information about Scratch & Patch and the services we provide to you. Additional information relating to the specific terms of any insurance policy can be found in the documents provided to you:

- **Policy Wording:** Forms the basis for the contract of insurance and includes all terms, excesses, exclusions and limitations.
- **Policy Statement of Fact:** A statement clarifying the basis of which insurance is accepted and what conditions apply.
- **Policy Schedule:** Details the excess payable upon any claim and outlines the cover provided.