



SCRATCH & PATCH TERMS OF BUSINESS / CUSTOMER CHARTER

1. Regulation.

Scratch & Patch is a trading name of Only Pets Cover Limited. Only Pets Cover Limited is authorised and regulated by the Financial Conduct Authority. Registered office: 77 Gracechurch Street, London, EC3V 0AS. Firm reference number: 840293 Company number: 9971968. Registered in England & Wales.

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

We are an insurance intermediary.

2. Our service to you.

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. We arrange insurance cover with a single insurer to meet your requirements and will help you with any ongoing changes you have to make.

3. The capacity in which we are acting/who we are representing.

Sourcing a suitable policy:	We act as your agent	
	We act as agent of the insurer	√
Placing the insurance	We act as your agent	
	We act as agent of the insurer	√
In the event of a claim	We act as your agent	
	We act as agent of the insurer	√

4. The capacity in which we are acting/who we are representing.

We only offer cover from a single insurer HDI Global Specialty SE in respect of pet insurance.

5. Disclosure of information – Consumers

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.

You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect.

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.

6. Awareness of policy terms.

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that details the cover that you have in place. If you have any questions regarding the policy terms and conditions, please do contact us.

7. Charges and Fees.

We will charge you a fee for amending or cancelling your insurance policy as follows;

Cancellation of your policy unless this is because your pet has died.	£30
---	-----

A change to your policy	£20
-------------------------	-----

8. Remuneration Disclosure.

We receive commission from Insurers as a percentage (%) of the annual premium that is paid and does not impact upon the pricing of our policies.

9. Commission Disclosure.

You are entitled at any time to request information regarding any commission which we may have received as a result of placing your insurance business

10. Client money – general.

The FCA rules are designed to protect you in the event that an insurance intermediary fails or is unable to transfer:

- a. any premium money it has received from you to the insurer; or
- b. any claims or return premium monies that it has received from the insurer to you.

We are governed by strict rules pertaining to client money, set down by the FCA.

Monies held by URIS Group Limited (the policy administrator) are as an 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 URIS 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 URIS Group Limited.

11. 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@urisgroup.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.

A full version of our complaints handling procedures is available on request.

12. 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 any premium paid providing no claims have been made on the policy. We will charge you an administration fee as outlined in **Charges and 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 **Charges and 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 **Charges and 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 **Charges and Fees**).

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

13. Financial Services Compensation Scheme ('FSCS')

Only Pets Cover Limited and URIS Group Limited are 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

14. Your personal information

Only Pets Cover Limited, URIS Group Limited and your insurer are Data Controllers of the information we hold about you and are registered with the Information Commissioner's Office.

We will use your personal information to

- Access and provide the products or services that you have requested
- Communicate with you in relation to servicing and administering your product
- Develop new products and services
- Undertake statistical analysis to help us to improve our services and products
- Contact you about products that are closely related to those you already hold with us
- Provide additional assistance for these products or services
- Notify you of important changes to products and functionality changes to our websites

Only where you have provided us with consent to do so, may we also from time to time use your information to provide you with details of offers relating to additional products and services from Only Pets Cover Limited.

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices.

Further information is contained in our Privacy & Legal Statement <https://scratchandpatch.co.uk/legal/privacy-legal-statement/>. This explains who we are, the type of information we hold, how we use it, who we share it with, how long we keep it for and informs you of certain rights you have regarding your personal information. If you are unable to access this website, details can be obtained by contacting the address or telephone number indicated in any recent correspondence or emails you have received from 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.

15. Call recording

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

16. 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.

17. 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.

18. 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:

- A personalised Demands and Needs statement will be provided to you before you complete any purchase and will be included in your after sale documentation.
- **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. This document contains your personalised Demands and Needs statement.
- **Insurance Product Information Document (IPID):** The IPID is simple summary of the products benefits, terms and key exclusions of the policy.
- **Veterinary Medical Screening Declaration:** For Champ products only. Details the medical information you have disclosed, it confirms the questions asked and the answers you provided for each condition.