



Please read this document carefully as it sets out the terms in which we agree to act for our clients and contains details of our regulatory and statutory responsibilities.

#### **The Financial Conduct Authority (FCA)**

Petcover EU Limited is registered under number 10001319 and trades as Julie Andrews Horse Insurance Services (JAHIS). We are authorised and regulated by the Financial Conduct Authority (FCA) under 747757 and you can check out status at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

#### **Confidentiality and Data Protection**

Petcover EU Limited is registered with the Information Commissioner's Office (ICO). Our registration number is ZA308909.

Details of our legal basis for processing your information, along with details of any third party recipient whom it may be necessary to share your personal data with in order to fulfil the contract, retention period for data held, security of your data, your rights under the General Data Protection Regulations (GDPR) can be found in our full 'Privacy Policy' which is available on our website [www.jahis.co.uk](http://www.jahis.co.uk) and a hard copy can be provided on request.

#### **Products and Services**

Julie Andrew Horse Insurance Services aims to provide a first-class insurance broking service offering quality insurance products.

We offer insurance quotations from a single insurer in some more specialist cases or consider a limited number of insurers for comparison in other instances. You may request a list of the insurance providers that we deal with in relation to any particular class of insurance.

#### **Financial Services Compensation Scheme**

In the unlikely event we are unable to meet our obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100.

#### **Your Duty To Give Information**

You must take all reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes and renew your policy. It is important that you inform us of any change in your circumstances that may be relevant to your particular insurance i.e.

- any criminal convictions
- changes to your pets health
- any change of address or to policyholders
- any financial disputes

Non-disclosure, misdescription or misrepresentation of any information given may entitle the insurer to void the policy, apply additional terms from inception and/or affect claims handling and settlement.

#### **Cancellation**

In most cases you have the right to cancel your policy within 14 days of cover starting, or within 14 days of receiving your policy – whichever is the later. If you choose to exercise your cancellation right, you must inform us by telephone or in writing within the time period allowed and return any documents that you have received. In most cases you will be entitled to a full refund of premium. However, any fees that we have charged you (see Fees and Charges overleaf) are not refundable. In addition, fees applied by wholesale/intermediate brokers are not refundable. If when arranging your policy, you suspect that such cancellation may be required, please ask us to confirm the cancellation policy.

When a policy is cancelled mid-term, you must inform us by telephone or in writing. In most cases (depending on your insurer, type of policy and whether or not any claims have occurred) you will be entitled to a pro-rata refund of premium. However, some policies may be on a minimum and deposit basis where no refund is available. In all cases we reserve the right to apply cancellation fees and deduct commission from your premium refund.

Continued overleaf

## Complaints

If you wish to make a complaint, you can do so at any time by referring the matter in the first instance to Julie Andrews Horse Insurance Services, contact details below.

Address:

Complaints Manager, Julie Andrews Horse Insurance Services, 4 Bridge Road Business Park, Haywards Heath, West Sussex RH16 1TX

Telephone: 01444 708836

Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)

If we are unable to resolve the issue to your satisfaction, we will formally investigate the matter. We aim to make a final response to you within eight weeks, or keep you informed as to why this is not possible.

If you remain dissatisfied, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567

(Mobile): 0300 1239123

(Outside UK): +44 (0)20 79640500

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note: You must refer your complaint to the Financial Ombudsman Service within six (6) months of the date of our final response.

## Fees and Charges

To maintain professional standards and service levels it is necessary for us to charge a non-refundable fee for certain policies, these will be advised to you if they apply to any premium quoted and are detailed below:

Horsebox	New Business	£15.00
	Renewal	£15.00
	Mid Term Amendment	£15.00
	Cancellation	£15.00
Breakdown	New Business	£15.00
	Renewal	£15.00
	Mid Term Amendment	£15.00
	Cancellation	£15.00

## Payments and Commission

Monies that we receive and hold in the course of carrying on insurance mediation for you will be held by us in trust. Such money will be held by us, either as agent of your insurer; or, as Client Money in accordance with FCA rules, in either case your premiums will be held in trust accounts. We may transfer client money to another firm or person (such as another insurance broker) for the purpose of effecting an insurance transaction on your behalf through that firm or person.

We usually receive a commission from the insurer or broker with whom we place your business.

We normally accept payment by credit/debit card, cheque or electronic bank transfer. Some insurers may offer an instalment scheme which will be advised with your quotation.

## Recorded Telephone Conversations

For security and training purposes, your call may be recorded and will also be used as proof of the details you have given us.