

# RSPCA Pet Insurance Terms of Business and Important Details



## Who are we?

RSPCA Pet Insurance is a trading name of Covea Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277. Registered Office Address: A & B Mills, Dean Clough, Halifax HX3 5AX. Registered in England & Wales number 613259.

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).

RSPCA name and logo is used under licence from RSPCA Trading Ltd.

Our day-to-day contact details are:

email: [help@rspca-petinsurance.com](mailto:help@rspca-petinsurance.com)

Telephone: 0330 134 8576

Write to: [RSPCA FREEPOST PetAdmin](#)

## Advice

We do not offer advice or make recommendations when arranging your pet insurance. You will need to make your own choice and decide if the policy is still suitable for your demands and needs at renewal.

## Awareness of policy terms

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

## Fees and Charges

You do not pay us a fee for arranging your policy at renewal or for any changes made during the policy term.

We do not pay any commission or fees to third parties when your policy is renewed.

## How can I pay for my policy?

You pay monthly or annually by direct debit. There will be no additional charge to pay for your policy by monthly installments. The payment made by you will include Insurance Premium Tax (IPT).

## Policy Cancellation

You have a statutory right to cancel your policy within 14 days from:

- The day your policy renews, or
- The day on which you receive your policy or renewal documentation, if these are received after the date you renew, following a renewal invite.

If you cancel during the first 14 days of your policy term you will receive a full refund of any price you have paid, and your policy will be deemed to have been cancelled from the renewal date and you will not be entitled to make any claim.

After the first 14 days of your policy term, you can still cancel your policy at any time.

If you pay annually and no claim is received in the policy term, then a refund will be made minus the amount for the time you were covered.

If you pay monthly, there will be no refund. If a claim has been paid during the policy term we may require you to pay the remaining premium of your pet insurance.

If you wish to cancel your policy please contact Covea Insurance plc by:

email: [help@rspca-petinsurance.com](mailto:help@rspca-petinsurance.com)

Telephone: 0330 134 8576

Write to: [RSPCA FREEPOST PetAdmin](#)

## What to do if you need to complain

If for any reason you are unhappy with your policy, 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 number by:

Telephone: 0330 134 8576

email: [claims@rspca-petinsurance.com](mailto:claims@rspca-petinsurance.com)

Write to: [RSPCA FREEPOST PetAdmin](#)

If you are not satisfied with our final decision, 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)

## 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 provide cover. You must have given honest and accurate answers to the questions asked during your application, such as all known factors relating to your pet.

If you fail to take care and provide incorrect information to us, we may take action that includes cancelling your policy or reducing the benefits for your pet.

## 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, we are the data controller when you purchased and renew your policy.

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 via email at: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

## Financial Services Compensation Scheme ('FSCS')

Covea Insurance plc is 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)

## Law applicable to this policy

The law which will apply to your policy will be the law of England and Wales. All our communication with you will be in English.