

**The Green Insurance Company Pet Insurance
Terms of Business and Important Details**

Who are we?

The Green Insurance Company Pet Insurance policies are arranged and administered on our behalf by Ultimate Pet Partners Limited. Registered Office: 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

Policies are underwritten by Ultimate Insurance Company Limited, Suite 913, Europort, Gibraltar. Home State; Gibraltar.

Advice

You will not receive advice or any recommendation relating to the purchase of a policy from us.

Awareness of Policy Terms

When a policy is issued it is your responsibility to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any policy terms and conditions, please contact us promptly.

Statement of Demands and needs:

This product meets 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 the policy schedule).

Who regulates us?

The Green Insurance Company Limited (TGIC) is authorised and regulated by the Financial Services Authority (register number 469333).

Ultimate Pet Partners Limited (UPP, FSA No 493636) is an appointed representative of Ultimate Insurance Solutions (UIS, FSA No 311368) who are authorised and regulated by the Financial Services Authority. Both TGIC and UIS are authorised to arrange general insurance.

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

We only offer cover from a single insurer, Ultimate Insurance Company Limited, in respect of this type of insurance.

Ultimate Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers (ABI). Registered in Gibraltar at: (Registered No.103362).

Who owns us?

TGIC is a wholly owned subsidiary of Kwik Fit Financial Services Limited, who are owned by Ageas (UK) Limited.

Ultimate Pet Partners Limited, Ultimate Insurance Solutions Limited & Ultimate Insurance Company Limited are wholly owned subsidiaries of Ultimate Holding Company Limited which is registered in England No 07440046. Registered address 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE.

What to do if you need to complain

Please email our Complaints Department on complaints@ultimateservices.co.uk or telephone on 0845 604 2308.

Or write to the Complaints Department, The Green Insurance Company, 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

If our response is unsatisfactory, please refer your complaint to Ultimate Insurance Company Limited, Suite 913, Europort, Gibraltar.

Should you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR – 0845 080 1800.

Full details of our complaint procedure are given in our Policy booklet, a copy of which is available on request.

Client Money (as an agent of an insurer)

We act as agents for the Insurer for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the Insurer when received in our bank account and that any claim monies or premium refunds are treated as received by you when actually paid over to you.

**Arranged and administered for The Green Insurance Company Limited by Ultimate Pet Partners Limited (UPP)
(registered in England No 06740793, registered office as below)**

**Ultimate Pet Partners Limited, 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8DE.
UPP is authorised and regulated by the Financial Services Authority 493636**

Cancellation

If, once you have purchased a policy, you are not happy you have 14 days within which you can cancel the policy. If you wish to cancel your policy this must be done in writing by email or post to Ultimate Pet Partners offices. Upon receipt of your written cancellation we shall cancel your policy and provided no claims have been made you shall receive a refund of any premium you have paid less any administration charges set out in this document. If a claim has been made the full year's premium will become due as well as any administration charges set out in this document.

Charges

In addition to premiums charged by insurers we make the following charges:

Posted Documents. Email version.	£10.00 Free
All mid-term adjustments	£10.00
Cancellation of the policy within the first 14 days of receipt of the policy documents.	Providing there has not been a valid claim made for either an accident or the death/loss of your pet and the schedule of insurance has been returned to us a full refund less a £10.00 administration charge will be made if you decide to cancel the policy within the first 14 days of the policy.
Cancellation of the policy after the first 14 days of receipt of the policy documents.	Your policy is a contract for twelve months. If your insurance is cancelled for any reason after the first 14 days, a pro-rata charge will be made as well as a £10.00 administration charge. There will be no return of premium if a valid claim has been reported during the current year of insurance.
If we need to re apply for your monthly payments	£10.00

Renewal

If you pay your premium by direct debit your policy will automatically renew on an annual basis for your convenience. This will be confirmed by us sending to you your renewal documents detailing the premium payable and the terms and conditions applicable for the renewed policy. If you do not wish your policy to renew on the annual review date, you should return to us the schedule of insurance and cancel your direct debit or continuous credit card mandate.

Your renewal documents will be sent to you by email at least 14 days before the renewal date of your policy. We will email the last email address given to us by you. We are unable to prevent these from going into your spam or junk folders so please check these folders as well as your current inbox. If your email address changes between the policy start date and renewal date please inform us so that we can keep your record up to date.

Your Duty to Disclose

It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answer may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your proposal or renewal and must be disclosed immediately. 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. The disclosure of information not only applies at commencement and renewal of your policy, but also at anytime during the period.

Fraud Prevention and detection

In order to prevent and detect 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, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We or other organisations may also search these 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.

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Data Protection

For Data Protection Act purposes, Ultimate Pet Partners Limited is the data controller. We will hold and process your personal data for insurance administration and marketing. For this purpose the information may also be passed to selected third parties, insurers and re-insurers, any may also be processed outside the EEA. You understand that all personal data you supply must be accurate.

If you would like any other person to discuss your policy or make amendments then we must have your written permission.

Law applicable to this policy

You and we are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law that will apply will be the law of England and Wales.

Financial Services Compensation Scheme ('FSCS')

If we are unable to meet Our liabilities 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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

A specimen policy is available on request.

For full policy terms and conditions see your policy wording.

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