

RSPCA Pet Insurance Terms of Business and Important Details



Who are we?

RSPCA Pet Insurance is a trading name of Royal Society for the Prevention of Cruelty to Animals (RSPCA) who is an Appointed Representative 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: Norman Place, Reading, Berkshire RG1 8DA. 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.

Royal Society for the Prevention of Cruelty to Animals is an insurance intermediary whose permitted business is arranging pet insurance policies. Your pet insurance is underwritten and administered by Covea Insurance plc.

Our day-to-day contact details for insurance are:

email: help@rspca-petinsurance.com

Telephone: 0330 134 8576

Write to: [RSPCA FREEPOST PetAdmin](#)

For information and enquiries about the RSPCA contact our Support Services Team by:

Email: supportercare@rspca.org.uk

Telephone: 0300 123 0346 (Monday to Friday, 9pm to 5pm)

Write to: [RSPCA Supporter Services, Wilberforce Way, Southwater, Horsham, West Sussex, RH13 9RS.](#)

Advice

We do not offer advice or make recommendations when arranging your pet insurance. However, we will ask some questions to narrow down the selection of products on which we will provide details to meet your demands and needs. You will then need to make your own choice about how to proceed.

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.

Our Responsibilities

Throughout the policy year, we act on your behalf when providing a quote and arranging cover.

Fees and Charges

We arrange the policy with Covea Insurance plc on your behalf. You do not pay us a fee for doing this. We receive commission from Covea Insurance plc as a proportion of the premium you pay before insurance premium tax (IPT) is added.

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

Cancellation of the policy between the times you agree to the purchase of the policy until 14 days after the start date

Once you have purchased a policy, you have 14 days from the start date to cancel the policy. Provided no claims have been made you shall receive a refund of any premium you have paid. If any claim is made in the first 14 days, the full annual premium is payable.

Cancellation of the policy at any other time and no claims have been made in the policy year

You can cancel your policy after 14 days from the start date and provided no claims have been made, your policy will be cancelled. If you pay monthly no refund will be due. If you pay annually a pro-rata refund will be made from when the next monthly payment is due.

Cancellation of the policy at any time with a claim(s) made

If you cancel your policy and a claim has been made, including if your pet is stolen, has strayed or a claim is made against you, the remaining premium for the period of insurance will be charged in the month of the cancellation.

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

email: 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 the way you purchased 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

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

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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

Covea Insurance relies upon the information you provide to us to decide whether to insure your pet and the terms and conditions under which they will provide cover. You must give us honest and accurate answers to the questions we ask during your application, such as all known factors relating to your pet.

If you fail to take care and provide incorrect information to us, Covéa Insurance 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, RSPCA is the data controller for when you are buying the product.

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.rspca.org.uk/utilities/privacy or by requesting a copy from our Data Protection Officer (contact details below).

At times, the provision of our services may necessitate the disclosure of your information to associated companies, insurers, partners, agents and our professional advisers. Such employees, contractors and agents who have access to your personal data are required to keep that information confidential and are not permitted to use it for any other purposes.

Where you have given us your consent to do so, we will send you information about products and services of ours or other third parties which may be of interest to you via telephone, letter or email (as you have indicated).

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other third parties. If you no longer wish to be contacted for marketing purposes, then please contact us by e-mailing supportercare@rspca.org.uk.

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at: data.protection@rspca.org.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

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.