

Important Details

Demands and needs

This product meets the demands and needs of those who wish to ensure the veterinary needs of their pet are met throughout the duration of the policy.

About our insurance services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer our own product for pet Insurance which is underwritten by AXA Insurance UK plc.

3. Which service will we provide you with?

You will not receive advice or recommendation from us for pet insurance. You will need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will not be charged a fee for arranging this insurance.

5. Who regulates us?

AXA Insurance UK plc, Registered in England No. 78950, Registered Office: 5 Old Broad Street, London EC2N 1AD is authorised and regulated by the Financial Services Authority. Our FSA register number is 202312. Our permitted business is to arrange and underwrite general insurance contracts. You can check this on the FSA register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint?

If you wish to register a complaint please contact us by telephoning on 0845 900 4144. Alternatively you can write to us at AXA Pet Insurance, The Connect Centre, Kingston Crescent, Portsmouth, Hants, PO2 8QL

If the complaint is still not resolved you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Renewal

Each year we will send you a reminder about renewal of your policy.

- If you pay your premium by instalments, your policy will automatically renew on an annual basis for your convenience. This will be confirmed by us sending you your renewal documents detailing the premium payable and the terms and conditions applicable for the renewed policy.
- If you do not wish to renew your policy you should return the schedule of insurance and cancel your Direct Debit.

Your duty to disclose

It is important that all information you give us verbally or in writing, in proposing for, renewing, making changes to your insurance, or making a claim, is full and correct to the best of your knowledge and belief, and that you tell us about all relevant changes such as address and pet

details. Failure to do so could invalidate your policy or claims made under it, or result in an increased premium or additional terms.

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 and 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;
- 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 supply us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches

Data Protection

AXA Insurance UK plc is a member of the AXA Group. To set up and administer your policy we will hold and use information about you supplied by you. We may send it in confidence for processing to other companies in the AXA Group (or to companies acting on our instructions) including those located outside the European Economic Area. By accepting this insurance you agree to such use of your data.

We may share your information with other AXA Group companies based within the European Economic Area and with other carefully selected companies outside the AXA Group so we and they can provide you with details of other products and services, by phone, fax, SMS text or email. If you wish to exercise your right to opt out of receiving this information, if you have not already done so, simply write to the Data Protection Officer, AXA Insurance, Ballam Road, Lytham, FY8 4TQ.

Law applicable to this policy

You and we are free to choose the law applicable to this policy. As we are based in England we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Cancellation the policy

You may cancel the policy at any time and provided you have not made a claim you will receive a pro-rata refund of the premium paid. Please refer to the policy wording for full details of the cancellation procedure.

A specimen policy is available on request.