

# About our Insurance Services



This leaflet gives you important information as to how Covea Insurance plc deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

## Who we are?

RSPCA Pet Insurance is a trading name of Covea Insurance plc. Covea Insurance plc is an insurance undertaking, meaning it underwrites its own products. It also acts as an insurance intermediary for products that it does not underwrite, meaning it arranges and administers some products on behalf of other insurers.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register No. 202277. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk).

Covea Insurance plc is registered in England and Wales, Company Registration Number 613259. Registered Office Address: Norman Place, Reading, RG1 8DA.

## Whose products do we offer?

We only offer our Pet Insurance.

## Which service will we provide you with?

We do not offer any advice or make a personal recommendation with regards to the sale or suitability of our Pet Insurance. We will ask you some questions and provide you with all of the key information in order that you can make an informed decision about the suitability of the product based on your demands and needs.

## What you will pay us for our services?

Employees of Covea Insurance plc are remunerated by basic salary and do not receive any kind of commission or fee or any other form of sales-based incentive for selling this product.

## How will we use your information?

Please see our Privacy Policy for further information about how and when we process your personal information. This is available by visiting [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection).

## What do you need to do if you have a complaint about the service we provide?

If you are unhappy with the service we have provided or wish to register a complaint, please contact us:

The Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX

Phone: 0330 134 8576

Email: Claims: [claims@rspca-petinsurance.com](mailto:claims@rspca-petinsurance.com) or Policies: [help@rspca-petinsurance.com](mailto:help@rspca-petinsurance.com)

For your and our protection, and for training and monitoring purposes, we may record and monitor phone calls.

You may be eligible to refer your complaint to the Financial Ombudsman Service. For further details, please contact them as follows:

Write to: [The Financial Ombudsman Service, Exchange Tower, London, E14 9SR](mailto:complaint.info@financial-ombudsman.org.uk)

Phone: 0800 023 4567

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

## Financial Services Compensation Scheme

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS:

[Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU](http://www.fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Phone: 0800 678 1100 or 0207 741 4100

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RSPCA Pet Insurance is administered and underwritten by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It appears on the Financial Services Register under number 202277. Registered Office Address: Norman Place, Reading, Berkshire, RG1 8DA. No. 613259

The RSPCA is an Introducer Appointed Representative of Covea Insurance plc.

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