



Terms of Business

This Terms of Business sets out the terms upon which we agree to act for our clients and contains details of our regulatory and statutory responsibilities.

We are acting for and on behalf of the Insurer and arrange the policy with the Insurer on your behalf. You do not pay us a fee for doing this.

Please contact us immediately if there is anything in this Terms of Business which you do not understand or which you disagree.

Who are we?

Perfect Insurance Management Limited t/a Perfect Pet is an appointed representative of Alpha Underwriting Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 504604. Perfect Insurance Management Limited is registered in England and Wales with company number 09981861 at The Portway Centre, Spitfire Road, Old Sarum, Salisbury SP4 6EB.

Details of our regulation can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 123 9123.

Our policies are underwritten by the Insurer, Building Block Insurance PCC Limited, who are located at 1 Princess Elizabeth Street, Ta' Xbiex, Malta, XBX1102. Building Block Insurance PCC Limited is a registered company, with registration number C 63128.

Advice

We are an insurance intermediary who does not provide personal recommendation about the insurance products we offer.

Commission

When we sell you a policy the insurer pays us a percentage commission from the total premium.

Telephone call recording and monitoring

We may record and/or monitor any call that is made between you and us. This is to guarantee perfect service levels for training purposes, but also to prevent and detect fraud.

Please take reasonable care to answer all the questions honestly and best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

Handling Client and Insurer Money

We collect and hold money as agent of the insurer.



Personal Data

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Details of how we use personal data will be provided to you separately in a privacy notice.

Complaints

We are committed to providing you with a perfect service, but if you feel like a perfect service has not been met then you have the option to make a complaint.

If your complaint is about the sale or administration of this Policy, please contact:

Perfect Pet Insurance
The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Tel: 01992 667330

Email: complaints@PerfectPetInsurance.co.uk

If Your complaint is about a claim please contact:

The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Tel: 01992 667330

Email: info@PerfectPetInsurance.co.uk

If You remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the Policy sale process or any other aspect of service that you have received you can ask the Financial Ombudsman Service (FOS) to review your case. Their address is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 0234567 or 0300 1239123 Web: www.financial-ombudsman.org.uk



Using this complaints procedure or referral to the Financial Ombudsman Service (FOS) does not affect your legal rights.

If your complaint is about the Policy please contact:

Complaints Manager
Building Block Insurance PCC Limited
1 Princess Elizabeth Street
Ta'Xbiex
Malta
XBX 1102

If you remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the policy you can ask the following autonomous and independent body to review your case.

Their contact details are:

Office of the Arbiter for Financial Services
1st Floor
St. Calcedonius Square
Floriana
FRN 1530
Malta

Email: complaint.info@financialarbiter.org.mt
Telephone: +356 2124 2945 (overseas call charges apply)
Web: www.financialarbiter.org.mt

Online Dispute Resolution Service

The European Commission has an online dispute resolution for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and reach an outcome within 90 days.

The web address for this Online Dispute Resolution Service is shown below. you are required to quote our email address - info@PerfectPetInsurance.co.uk

When submitting your complaint to the ADR entity and please be aware that they will only be able to consider your complaint after you have provided us with the opportunity to consider and resolve the complaint.

Web: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN>
Perfect Pet Privacy Policy

This notice sets out how we, Perfect Insurance Management Services Ltd and Building Block PCC (the insurer) will use personal information we collect about you when you use our website or obtain a quote by phone.

Important Information

When you use this website or applying for insurance by phone you agree to be bound by its terms. If you do not agree to be bound by these terms you must stop using this website immediately.



We will be the data controller of your data for the purposes of the EU General Data Protection Regulation.

The privacy and security of your personal information is very important to us. We would like to confirm that your information will be properly managed and protected whilst we are processing your information

Please read the information below carefully as this explains how we and the insurer, collect and use your personal information.

1. What information do we collect about you?

We collect and use your personal information in the process of applying for pet insurance. Information may include your name, address, telephone numbers, email address, as well as your bank details, credit or debit card number and expiry date. We also collect information about your use of our website, such as your IP address.

We may collect personal information from the following sources:

- Price comparison websites, if you have obtained a quotation for a policy with us. The information you provide is shared with us and used for the purposes set out below.

The information in this notice will apply in addition to any information given to you by that price comparison website about the use of your personal information;

- Third party service providers whom we have a relationship with;
- Publicly available sources of information, such as social media and networking sites;
- Third party databases made available to the insurance industry as well as databases where you have given your permission to share information with a third party like us. Which include but is not limited to Fraud databases.

If you have provided information to us about someone else, you would have confirmed that you have the consent of these individuals to share their personal information with us. You should share this privacy notice with all individuals whose personal information you have shared with us as it may also apply to them.

2. How will we use the information we hold about you

To provide you services relating to an insurance quotation and/or insurance policy:

We collect and use personal information to allow us to give you a quote or to process your purchase of a policy. We also use your information in dealing with renewals and to improve our understanding of our products and services. We will use it to manage your insurance policy, including claims handling, issuing policy documentation to you, and providing you with the services described in your policy documents.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide a quotation and/or the price. The decisions involve the use of systems, such as our price rating and acceptability tools, and are dependent on the information you provide us (for example: post code, the breed of your pet and it's age, whether you've had an insurance policy terminated) to produce a result as to whether we are able to provide a quotation and/or what the relevant price for your policy should be. If you object to an automated decision that



is required determine your insurance premium then we will be unable to provide you with an insurance quotation or renewal.

We will share your personal information with Building Block PCC who will process the information to provide you with insurance cover. In the event we decide to change your insurance provider, in line with these terms and conditions, we will transfer this information to the new insurer.

The price of your insurance is based on the information you have provide to us.

We reserve the right to refuse pet insurance to you as all quotes are subject to acceptance by the underwriter whose decision is final. The underwriter reserves the right to apply exclusions where appropriate, including an exclusion if a pet has a pre-existing condition.

Your personal data may be transferred to countries outside the EEA for the purpose of insurance product administration. It will at all times be held securely and handled with the utmost care in line with all principles of UK law.

B) Where we have a justifiable reason, such as:

Keeping records about you and our correspondence with you as well as your current and past insurance policies and history of claims. This is so that we can appropriately and effectively manage our relationship with you as well as satisfy any legal and regulatory obligations we may have to keep such records.

Preventing and detecting fraud, financial crime and money laundering. We may use your personal information to prevent fraud and in doing so may:

Collect personal information about you from publicly available sources (such as social media and networking sites);

Share your personal information with fraud prevention agencies. Your personal information may be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agency. We may share your personal information with operators or registers available to the insurance industry to check information you provide. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents and suppliers;

Use any personal information obtained about you, or anyone you have provided us information about, to carry out the above profiling activity as part of our investigations into fraudulent

behaviour. Should fraud be identified as a result of such profiling activity, this could result in the rejection of an application for insurance, a claim and/or voidance of your policy.

- Providing sales information to third parties, such as a price comparison website, which you may have used to purchase a policy with us, so that we can fulfil our contractual responsibilities to them.
- Carrying out processes such as statistical and trend research and analysis which may include computerised processes which profile you. This is to better understand, predict and forecast our customers' or prospective customers' preferences and to improve the products and services we offer.



- Anonymising and combining the personal information you have given us to understand more about you, create new products and services and help us with our marketing.
- Recording and monitoring calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime. We may also use CCTV recording equipment in and around our premises for monitoring and security purposes.

C) You have given us permission:

If you have given us permission, your information may be used by us to keep you informed by post, telephone, email or other means, of other products, offers, and services we believe may interest you. We may use a third party to send you this information, either by email or SMS which means they will have access to some of your data.

3. Lawful basis for processing your information

We need to tell you the rights we have to process the personal information you give us. We may process your information on the following basis:

The processing of your information is required to enter into a contract with yourself of which you have consented.

This includes providing you with services relating to an insurance quotation and/or insurance policy such as:

Assessing your insurance application and arranging your insurance policy;

Managing your insurance policy including claims handling and issuing policy; documentation to you;

Providing you with the services described in your policy documents.

You have given us your permission:

To use your personal information in order to provide you with a quotation, price and/or the services set out in your policy documents for example: handling claims or using your sensitive personal information to make reasonable adjustments as a result of a disability you have told us about, or your religious beliefs;

To contact you about other products and services that we may think would be of interest to you.

We have a legal obligation to perform such processing. Where we have a justifiable reason, such as:

Keeping records about you and our correspondence with you as well as your current and past insurance policies and history of insurance claims. This is so that we can appropriately and effectively manage our relationship with you as well as satisfy any legal and regulatory obligations we may have to keep such records;

Preventing and detecting fraud, financial crime and anti-money-laundering. We and/or your insurer may use your personal information to prevent fraud;

Sharing your personal information with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agency. This



information will be accessed and used by Perfect Insurance Management Services Ltd, law enforcement agencies and other organisations to prevent fraud and money laundering

4. Marketing

We would like to send you information about products and services of ours and other companies in our group which may be of interest to you. If you have agreed to receive marketing, you may opt out at a later date. You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us.

5. Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please email or write to us at the address listed below.

We want to make sure that your personal information is accurate and up-to-date. You may ask us to correct or remove information you think is inaccurate. Please contact us if this is the case.

We will keep your information only for as long as is reasonably necessary for the purposes set out in this privacy notice and to fulfil our legal and regulatory obligations. This will be for no longer than six years after you cease to be a customer, unless there are exceptional circumstances.

In some cases you make a request concerning your personal information, we may not be required, or may not be able, to honour it as this may result in us not being able to fulfil our legal and regulatory obligations or there is a minimum statutory period of time for which we have to keep your information. If this is the case then we will let you know our reasons.

6. Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity.

By using our website you agree to our use of cookies, including setting and reading cookies on your device. You can choose to restrict or block cookies through your browser settings at any time. For more information about how to do this, and about cookies in general, you can

visit www.allaboutcookies.org. Please note that certain cookies may be set as soon as you visit a website, but you can remove them using your browser settings.

However, please be aware that restricting or blocking cookies set on a website may impact the functionality or performance of the website, or prevent you from using certain services provided through the website. It will also affect our ability to update the website to cater for user preferences and improve performance.

Please note that third parties (including, for example, advertising networks and providers of external services like website analysis services) may also use cookies, over which we have no control, although we may receive services from these third parties (including, for example, for targeted advertising purposes and website analytics).

For example, we use 3rd-party cookies from Google Analytics and Google AdWords to help us collect audience data to understand the behaviour of our customers and provide advertising targeted to



suit your interests and preferences. Any data collected will be used in accordance with our own privacy policy and Google's privacy policy.

Google Analytics is an industry-standard web analytics platform that provides us with statistical insight into website visitor behaviour and interaction, while Google AdWords provides (amongst other services) remarketing services to advertise to previous visitors to our site.

For example, you may see ads on Google or other websites, in the form of an advertisement on the Google search results page, or on a site in the Google Display Network, because we contract with Google and other similar companies to target our ads based on information we or they have collected.

You can opt-out of the Google Analytics Advertising Features we use by visiting Google's Ad Settings page, configuring your relevant browser ads settings, or ad settings for mobile apps – please refer to your specific applications' instructions or Help section for further information.

7. Other websites

Our website may contain links to other websites. This privacy policy only applies to our website. If you link to other websites you should read their privacy policies.

8. Changes to our privacy policy

Our privacy policy is regularly reviewed and all updates are available on our web page. This privacy policy was last updated on 1st December 2018.

9. How to contact us

Post: Perfect Pet Insurance, The Portway Centre, Spitfire Road, Old Sarum, SP4 6ES

Phone: 01992667330

10. Right to complain

If you have any concerns about the way we are handling your information please let us know using the contact details listed above. If you would like more information about how to make a complaint to complaints@perfectpetinsurance.co.uk

If you are unhappy with our response you can raise the matter with the Information Commissioner's Office. For more information please go to www.ico.org.uk.