

Essential Information and Demands and Needs

Demands and Needs

This product is designed to meet the demands and needs of pet owners who wish to ensure that they are financially protected in the event of unexpected veterinary expenses for their cat or dog that may arise if their pet becomes ill, is injured, or is lost now and in the future. For dog owners only, it includes cover for legal costs or damages in the event they are found to be legally liable for their dog having caused damage, injury, or death to another person. The level of cover will vary depending on which option you choose.

Our service includes arranging your insurance cover and helping you with on-going changes. To understand your insurance needs, you will be asked a series of questions. Please note that we do not provide advice or recommendations. It is important that you read your policy documents carefully to ensure the policy meets your needs.

About us

Select & Protect Pet Insurance is arranged and administered by Hood Group Ltd. Registered in England and Wales at 2nd Floor Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB (Company No. 3139744) and is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 616402. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Hood Group Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer and hold premiums as agent of the insurer. The total premium you pay includes Insurance Premium Tax at the applicable rate and also includes a commission for Hood Group Ltd. This is a percentage added to the premium provided by the insurer.

Hood Group Ltd uses Burns & Wilcox Global Solutions Limited on behalf of Accredited Insurance (UK) Limited to underwrite Select & Protect Pet Insurance. Further information about these insurers can be found in your policy wording.

How we will use your information

For details of how we collect, use and store your personal data - please visit <https://www.selectandprotect.co.uk/privacy-policy.html> or see the Select & Protect Pet Insurance policy wording.

Quote Guarantee Period

Your quote is valid until the start date of the policy. During this period the price is guaranteed. If changes are required to the existing quote, then this may change the price initially quoted.

Information about you and changes to your circumstances

Please ensure that at all times, when requesting an insurance quotation or contacting us about your policy you have purchased from us, you take care to answer all questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, treated as if it never existed or your claim rejected or not fully paid. Please tell us immediately if your policy does not meet your requirements or about any changes which affect your insurance policy.

You should read and retain all the documents we have sent or may send you in the future. You should make sure the documents are accurate and contact us if the documents contain any errors. If you have any queries about your policy or do not understand it, please contact us and we'll be happy to help you.

To help you manage any changes to your policy, any persons named on your policy, who we reasonably believe to be acting for you, will be dealt with if they call on your behalf in connection with your policy. However, if you wish to cancel your policy by calling us, we will only accept this instruction from you, or someone authorised by you e.g. a solicitor or power of attorney.

Cancelling or amending your policy

You are free to cancel this policy at any time by contacting us on 0333 034 8945, by emailing us at petservice@select-protect.co.uk or by writing to us. If you wish to cancel within 14 days of the policy start date of your policy, or the date you received your policy documents, whichever is the later, you are entitled to a full refund providing you have not made, or intend to make, a claim. If we have paid a claim, then there will be no refund.

If you cancel outside of the 14-day cooling off period, your policy will be cancelled, and no further monthly payments will be collected. If you have had a claim during this policy year, we may deduct any outstanding payments for the current period of insurance from your claim settlement.

How to make a claim

You must notify our claims service as soon as possible when something happens that will or might result in a claim. Full details of who to contact are in your policy wording.

How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew.

How to make a complaint

We take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However, sometimes we or our insurers might get it wrong in which case we want you to tell us. If you make a complaint your legal rights will not be affected.

If you are not satisfied with our final response, you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Customer Service & Relations Team	2nd Floor Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB Phone: 0333 034 8945 Email: petcomplaints@select-protect.co.uk
Claims	Davies Group - Pet Claims Caxton Road, Unit 8, Fulwood, Lancashire, England, PR2 9NZ Phone: 0345 030 8116 Email: Customer.Care@davies-group.com
Financial Ombudsman Service	Exchange Tower, London, E14 9SR Phone: 0800 023 4567 / 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

Receiving your documents

If you are currently receiving your documents electronically but would prefer paper copies instead, then please call us to let us know. Conversely, if you are receiving paper copies and would prefer the convenience and more environmentally friendly option of electronic copies, please call us so we can arrange this.

Financial Services Compensation Scheme

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS. You can call them on 0800 678 1100 or 020 7741 4100 or visit their website at www.fscs.org.uk.

Governing Law & Language

Any legal actions or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts. All communication from us will be in English.