



Your Perfect Pet Policy Wording and Policy Document

Pet Insurance Policy

Dogs Only

PUBLIC LIABILITY ONLY COVER



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Welcome

Thank you for choosing Perfect Pet.

Perfect Pet's aim is to remove the worry and provide peace of mind when **Your** pet needs it. **We** offer a range of covers that allows **You** the flexibility to choose the right cover for **You** and **Your** pet.

This **Insurance product information document**, **Policy** document and the **Schedule** should be read together as one document. Please keep these documents together in a safe place.

It is important **You** read them carefully to make sure they meet **Your** needs. Please also check **Your Schedule** carefully to make sure the information **You** have given **Us** is correct.

You must therefore tell **Us** if this information is wrong, or if it changes. **You** have responsibility to take reasonable care not to make a misrepresentation, should **You** be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately or recklessly make a misrepresentation then it may be that this affects **Our** decision to pay a claim.

If any of the information **We** have recorded is incorrect, or if **You** have any questions about this **Insurance Policy**, please contact Perfect Pet either by email info@perfectpetinsurance.co.uk, or **01992 667330**.

Pet Insurance

Insurance Product Information Document

Company: Building Block Insurance PCC Limited

Product: Public Liability Policy

Building Block Insurance PCC Limited registered in Malta, licensed and regulated by the Malta Financial Services Authority and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, reference number 616033

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This insurance provides cover for damages and legal costs where you are found liable if your pet dog causes death, injury or property damage.



What is insured?

- ✓ This insurance provides cover for damages and legal costs where you are found liable if your pet dog causes death, injury or property damage.



What is not insured?

- ✗ More than the benefit limit as shown on the schedule.
- ✗ Any amount shown as the excess on the schedule.
- ✗ If the claimant is a member of your family or household.
- ✗ Costs for criminal proceedings against you.
- ✗ Claims relating to your family or anyone looking after your dog with your permissions – occupation, profession or business.
- ✗ Liability accepted by you or your family unless the liability would exist without that agreement.
- ✗ Liability which is covered by any other policy.



Are there any restrictions on cover?

- ! Your pet is a dog.
- ! Your dog is not named on the excluded breeds list detailed in Your Policy document.
- ! Your dog is a minimum of 4 weeks old.
- ! Your dog resides with you in the UK.



Where am I covered?

This policy provides cover for UK residents in the UK.



What are my obligations?

- It is important you check that this policy meets your needs and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

You can pay your premium as a one off payment annually or in monthly instalments. Payment can be made by direct debit or debit/credit card



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

If you choose to cancel your insurance, simply notify Perfect Pet at info@PerfectPetInsurance.co.uk or call **01992 667330**.

Important Information for Customers

This summary does not contain the full description of the terms of your insurance policy. Full details can be found in your policy wording. It is important that you read all policy documentation carefully when you receive it.

Perfect Pet

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). Full details are available on the Financial Services Register at <https://register.fca.org.uk/> (or by calling the FCA on 0800 111 6768 or 0300 123 9123). Perfect Insurance Management Limited is registered in England and Wales with company number 09981861 at 13 Harforde Court, John Tate Road, Hertford, Hertfordshire, SG13 7NW.

Perfect Insurance Management Limited is an insurance intermediary that acts for and on behalf of the Insurer. We not charge you a fee for arranging your insurance with the Insurer.

Perfect Insurance Management Limited/We receives commission from the Insurer which is a percentage of the total premium paid.

We do not have any direct or indirect shareholding in any Insurer.

Perfect Insurance Management Limited/We does not provide advice or personal recommendations to its customers concerning the suitability of the insurance products it offers.

Claims

In order to make a claim please post the claim form to:

Perfect Pet Insurance

The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Your vet will need to complete the medical information about **your** pet and both **you** and **your vet** will need to sign the form. In order to prevent delays, when making a claim please attach the vet history with the claim form.

If you have 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

Telephone: **01992 667330**

Email: complaints@PerfectPetInsurance.co.uk

If your complaint is about a claim please contact:

Perfect Pet Insurance

The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Telephone: **01992 667330**

Email: complaints@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 to review your case.

Their address is:

The Financial Ombudsman Service

Exchange Tower
London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Web: www.financial-ombudsman.org.uk

Using this complaints procedure or referral to the Financial Ombudsman Service 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

Telephone: **0800 912 1464**

Email: complaints@buildingblockpcc.com

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>

Financial Services Compensation Scheme

If the insurer is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning **0800 678 1100** or **020 7741 4100**.

POLICY DOCUMENT

Policy Definitions

Please see below some definitions of words and terms which are used in **Your Policy** wording.

If **We** explain what a word means, that word has the same meaning wherever it appears in **Your Policy** or **Schedule**. These words are highlighted in bold throughout **Your Policy**.

ADMINISTRATOR:	The Administrator of the Your Policy is Perfect Insurance Management Ltd (FCA reference 758259) trading as Perfect Pet, an appointed representative of Alpha Underwriting Limited who are authorised and regulated by the Financial Conduct Authority having firm reference no. 504604.
CLAIMS HANDLER:	Perfect Insurance Management Limited acting as the Claims Handler of Your Policy .
BENEFIT LIMIT:	The maximum amount that can be claimed under Your Policy .
CLAIMS HANDLER:	Perfect Insurance Management Limited acting as the Claims Handler of Your Policy .
EXCESS:	The amount payable by You towards each and every claim for property damage within each Period of Insurance as set out in Your Schedule .
INSURER:	Building Block Insurance PCC Limited ('BBI') with registered office at Vision Exchange Building, Territorials Street, Mriehel, BKR 3000, Malta. BBI is licensed and regulated by the Malta Financial Services Authority and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. You can check Our details by referring to the Financial Conduct Authority's Financial Services Register. Our reference number is 616033.
PERIOD OF INSURANCE:	The time for which We provide cover as specified in Your Schedule .
POLICY:	The contract of insurance between You and Us .
PREMIUM:	The amount paid, or to be paid, in monthly instalments by You as shown on the Schedule .
SCHEDULE:	The document providing details of the cover You have selected.
START DATE:	The date when Your Policy comes into effect, as stated in Your Policy Schedule .
TERRITORIAL LIMITS:	The United Kingdom.
VET:	A current, qualified member of the Royal College of Veterinary Surgeons or, for veterinary treatment outside the UK, the Isle of Man or the Channel Islands, a person registered to practice veterinary surgery in the country veterinary treatment is received.
WE, US, OUR:	Building Block Insurance PCC Limited acting as Insurer , Perfect Insurance Management Ltd t/a Perfect Pet acting as the Administrator and Claims Handler .
YOU, YOUR:	The person named on the Schedule .

Eligibility

You are eligible for cover if **Your** pet:

- Is a dog; and
- is not named on the excluded breeds list detailed under condition 9 of the general exclusions in Your Policy document (page 10 of this document); and
- is a minimum of four weeks old; and
- resides with **You** in the United Kingdom.

Third Party Liability

What is insured?

This **Policy** will cover damages and legal costs where **You** are found liable if **Your** dog causes death, injury or property damage. **We** will also pay if someone **You** have asked, who is not a member of **Your** family and **You** are not paying, is looking after **Your** dog when the death, injury or property damage occurs.

The limit **We** will pay is shown in **Your Schedule**.

Example

Should your dog cause injury to another person who is not a member of your family or household and that person takes you to court, upon approval of your claim, this policy will cover necessary legal costs and any damages payable by you up to the amount of £1,000,000.

It is important to notify us when the incident occurs and not when you receive notification from the court otherwise this could affect the approval of your claim.

What is not insured?

- 1 More than the **Benefit Limit** as shown on the **Schedule**.
- 2 Any amount shown as the **Excess** on the **Schedule**.
- 3 If the claimant is a member of **Your** family or household.
- 4 Costs for criminal proceedings against **You**.
- 5 Claims relating to **Yours**, **Your** family's or anyone looking after **Your** dog with **Your** permissions – occupation, profession or business.
- 6 Liability accepted by **You** or **Your** family unless the liability would exist without that agreement.
- 7 Liability which is covered by any other policy.

General Conditions

The following conditions apply to the whole of this **Policy**. Any other claims conditions and procedures are shown in the section to which they apply.

- 1 **You** must tell us immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided; This includes but not limited to; change of address, change of ownership or complaints made about **Your** pet. This may result in a premium change.
- 2 **You** must agree that **Your** current or previous **Vet** may release information or records regarding the medical history, including test results for any pet insured with **Us**.
- 3 **You** must also provide proper care and attention to **Your** pet at all times and take all reasonable precautions to prevent accidents, injury or damage.
- 4 **You** must comply with all laws that relate specifically to **Your** pet, such as Section 27 of the Road Traffic Act 1988 which states that a dog that is on a designated road must be on a collar and lead and under control.
- 5 **You** must ensure that **Your** dog should be under control at all times and due care should be maintained to prevent **Your** dog from escaping and causing **Accidental Injury** to **Your** dog or any other persons or animals.
- 6 If **You** deliberately or recklessly misled or conceal information that **We** consider important to the **Policy** at **Your Policy Start Date** or renewal, **We** reserve the right to cancel **Your Policy** and retain any paid premiums.
- 7 If **You** deliberately or recklessly mislead **Us** or conceal information that **We** consider important to the **Policy** at **Your Policy Start Date** or renewal, **We** may cancel **Your Policy** and retain any **Premium** paid. This includes policies where the breed is not stated correctly on your schedule and could lead to **Us** voiding your policy.
- 8 In the event that **We** are unable to collect any premium when due **We** will attempt to contact **You** in order to collect the **Premium**. Should **We** not be able to collect the outstanding **Premium** within 14 days of the **Premium** due date, **Your Policy** will be cancelled with effect from the **Premium** due date. Any claims that occur in this period will not be paid.
- 9 If **We** are unable to collect any **Premium** when due, **We** will try to contact **You** in order to collect the **Premium**. If **We** cannot collect the outstanding **Premium** within 14 days of the **Premium** due date, **Your Policy** will be cancelled with effect from the **Premium** due date. Any outstanding claim will not be honoured or paid.

General Exclusions

The following exclusions apply to the whole of this **Policy**. Any other claims conditions and procedures are shown in the section to which they apply. **We** will not pay claims for any of the following reasons;

- 1 If **We** are made aware of any **Pre-existing Conditions** at the time of claim, **We** are likely to void the **Policy**.
- 2 Malicious or wilful injury or gross negligence to **Your** pet which is caused by **You**, or members of **Your** family;
- 3 Medication that is not prescribed by a **Vet**, or purchased using a prescription provided by **Your Vet**.
- 4 **Vet Fee's** will only be paid if they are reasonable and essential for **Your** pet's health and well-being. **We** may limit this to a maximum mark-up of 100% for medication and dispensing fee's.
- 5 If **Your** pet is less than 4 weeks of age at **Your Policy Start Date**.
- 6 Any **Vet** bill or part of an invoice that is over 90 days' old.
- 7 If **Your** pet suffers from a notifiable disease as named in the Animal Health Act 1981, such as rabies.

- 8 Any loss, injury, damage, death or legal liability directly or indirectly caused by:
- a) An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs or the World Health Organisation;
 - b) Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring;
 - c) Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- 9 The destruction of **Your** pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
- 10 The cost and compensation for euthanasia of **Your** pet under a court order of the Contagious Diseases Act.
- 11 As a result of restrictions put on **Your** pet by the Department for Environment, Food and Rural Affairs (DEFRA).
- 12 Legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
- 13 Any loss, damage or liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.
- 14 Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
- 15 The following breeds will not be covered - whether these are pedigree - or cross breeds - and where **Your** pet should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent amendments:
- Akita, American Bandogge, American Pit Bull Terriers, Pit Bulls, Anatolian Shepherd Dog (Karabash), Boerboel, Bully Kutta, Caucasian, Ovcharka, Cane Corso, Chow Chow, Dogo Argentinos, Fila Brasileiro, Gull dog, Japanese Tosa, Canary Dogs or Perro de Presa Canario, Shar Pei, Wolves or wolf hybrids or any cross of these breeds.
- 16 Any dogs used for:
- a) Trade, profession or business or used as gundogs.
 - b) In connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
 - c) Any dogs used for guarding, racing, coursing or beating whether for business or recreational purposes.
- 17 Any claim for compensation, costs and expenses if **Your** dog is kept or lives on premises which sell or supply alcohol.
- 18 This cover provided by this **Policy** only applies to incidents which occur within the **Territorial Limits** or countries within the Government's pet travel scheme and will not apply to any event arising in any countries outside of the **Territorial Limits** or the Government's pet travel scheme.
- 19 This **Policy** does not cover any loss, bodily injury, damage, or any legal liability to pay compensation arising out of a decision of any court made in accordance with the laws of the United States of America or Canada.

Policy Conditions

Applies to all sections of this **Policy**.

Keeping to the terms of the Policy

We will only give **You** the cover described in the **Policy** and shown on **Your Schedule** if:

- **You** pay the **Premium** on the agreed date; and
- When making a claim **You** meet all of the conditions as far as they apply; and
- **You** have taken reasonable care to ensure that declarations made and information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true; and including but not limited to Breed, Age and Sex.
- **You** tell **Us** immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided.

Keeping your information up to date

You should review **Your** cover periodically to ensure it remains adequate and **You** must inform **Us** immediately in the event of any of the following as all or part of **Your** cover could become invalid:

- If **You** move address;
- If **You** are no longer the owner or keeper of the pet;
- If **Your** pet no longer lives with **You**;
- If **Your** pet is used for or in connection with a trade, profession or activity, including breeding, for monetary gain, security purposes as a guard dog, for any form of racing, or any pet trained to attack or hunt.
- If a complaint has been made about **Your** pet's behaviour;
- If **Your** pet has been the cause of an accident or legal action.
- If **You** find out the breed is different to what is on the schedule of insurance. We reserve the right to backdate and adjust premiums.

Failure to notify **Us** could make this **Policy** invalid, and may result in a change to the **Policy** terms.

When the Policy and cover ends

This **Policy** will end automatically at the earliest of the following events:

- The **Period of Insurance** of **Your Policy** has completed.
- **You** don't pay for **Your Policy**.
- **You** or **We** cancel the **Policy**.
- Claim payments have been made up to the **Benefit Limit**.

Cancelling Your Policy

You can cancel **Your Policy** within 14 days from the day of the conclusion of the contract or the day **You** receive the **Policy** terms and conditions whichever is the later.

We will refund any **Premium** **You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

After 14 days, as long as no claim has been made, **You** may cancel this **Policy** and receive a pro rata refund of the **Premium** paid for each unexpired full month of cover, calculated from the date the cancel-

lation request is received by **Us**. If a claim has been made the full **Premium** will be due at cancellation, which **We** reserve the right to remove before any claim is made.

We may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- If **We** suspect fraudulent activity.
- If **You** are not complying with the terms and conditions of the **Policy**.
- If **You** use threatening or abusive behaviour towards **Our** staff or suppliers.

A cancellation letter will be sent to **You** and:

- any **Premium** **You** have paid for the period after the cancellation will be refunded to **You**; and
- **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, simply notify **Us** at info@PerfectPetInsurance.co.uk.

Changes We can make to Your Policy

We can review the **Premium** at renewal this may increase, decrease or stay the same. The terms and conditions of the **Policy** maybe changed, **We** will always give **You** at least 30 days' notice of the change in writing, and it will be sent to the address that **You** have told **Us** is **Your** home address or an email address.

The circumstances that may give rise to a change in **Premium** or to the terms and conditions of the **Policy** are:

- claims experience; or
- changes in legislation, taxation or interest rates; or
- to improve the clarity of **Your** terms and conditions.

If **You're** unhappy with any changes **We** make, **You** can cancel **Your Policy** in accordance with the general conditions.

Fraud

If **You** - or anyone acting on **Your** behalf - make a claim which is at all false or fraudulent, or supports a claim with any false or fraudulent document, device or statement, then **We** will not be liable to pay the claim, **We** may recover any sums paid by **Us** to **You** in respect of the claim and **We** may, by notice to **You**, treat the **Policy** as terminated from the time of the fraudulent act.

If **You** fraudulently provide **Us** with false information, statements or documents, **We** may record this on anti-fraud databases and **We** may also notify other organisations.

If **You** contact us electronically, **We** may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **Your** service provider. **We** may use and share **Your** information with other members of the Group to help **Us** and them:

To assess financial and insurance risks; recover debt; prevent and detect crime; develop **Our** services, systems and relationships with **You**. **We** do not disclose **Your** information to anyone outside the Group except where:

- **We** have **Your** permission;
- **We** are required or permitted to do so by law;
- This is provided to fraud prevention agencies and other companies that provide a service to **Us**, **Our** partners or **You**;
- **We** may transfer rights and obligations under this agreement.

Choice of law

All aspects of this **Policy** - including negotiation and performance - are subject to English law and the decisions of the English courts if **You** live in England or Wales; Scottish Law and the decisions of the Scottish Courts if **You** live in Scotland; and Northern Irish law and the decisions of the Northern Irish courts if **You** live in Northern Ireland.

Rights of Parties

A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy** but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such Act.

Other insurance

If **You** claim under this **Policy** for something which is also covered by another insurance policy, **You** must provide **Us** with full details of the other insurance policy. **We** will only pay **Our** share of the claim.

Renewal of Your Policy

Your Policy is an annual **Policy** and will automatically renew each year, unless **You** have informed us that **You** would like to cancel or **You** have opted out of automatic renewals. **We** will contact **You** within 21 days before **Your Policy** renews to inform **You** of any changes to **Your Policy** with details of **Your** next year's **Premium** and any applicable **Excesses**.

If **You** previously paid **Your Premium** by credit/debit card, the renewal **Premium** will be collected from the original credit/debit card. **We** will assume at renewal that **Your** details haven't changed and **You** have the consent of the credit/debit card holder, unless **You** inform **Us** otherwise. If **You** pay **Your Premium** by monthly direct debit then payments will continue following renewal.

Your Personal Data

We will only collect and use **Your** personal data in the following circumstances.

Policy set up and management

We may collect and use **Your** name, identity and contact information, billing details and personal information associated with **Your Pet** for the purpose of deciding whether to enter and then performing the agreement between **Us** to provide **Your Policy**.

We may use automated decision making procedures to decide on the availability of an **Insurance Policy** and its terms. **You** may express **Your** views and request an individual review of an automated decision by contacting **Us** at review@buildingblockpcc.com.

We may share personal data collected for these purposes with the **Administrator** to manage the **Policy**. **We** may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

We will retain the personal data used to decide whether to enter a **Policy** for 6 years. **We** will retain the personal data used to manage and administer a **Policy** for the duration of the **Policy** plus 6 years.

Claims

If **You** make a claim under **Your** Policy, **We** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim.

We may share this personal data with the **Claim Handler** to manage the claim. **We** may use automated decision making procedures to decide claims. **We** will notify **You** if this occurs and give **You** an opportunity to express **Your** views and request an individual review of an automated decision.

We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

We will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

Service information

We may use **Your** personal information to inform **You** of updates and changes to **Our** services. **We** will not share **Your** personal data with any third parties for marketing purposes without **Your** agreement.

Your personal data rights

We will keep **Your** personal data secure. **We** will not transfer your personal data outside the European Economic Area without first notifying you and informing you of the safeguards **We** will use to protect **Your** personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European Economic Area.

You have the right to have access a copy of the personal data **We** hold about **You**.

You have the right ask **Us** to correct **Your** personal data if it is inaccurate or incomplete.

You have the right to ask **Us** to erase **Your** personal data. **We** will provide **You** with a written response to any such request, including any reasons why **We** do not agree to the request.

You have the right to stop us processing **Your** personal data in certain ways, e.g. for marketing purposes. If **We** do not agree to erase **Your** data because it might be needed for a future legal claim, **We** might instead agree to restrict its processing to these reasons alone.

You have the right to obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another.

You have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress unless there is another legitimate reason for the processing.

You can exercise the above rights by contacting: review@buildingblockpcc.com

If **You** have any questions or concerns about how **We** handle **Your** personal data **You** should contact: review@buildingblockpcc.com

Please note **We** record telephone calls for training and evidentiary purposes.

Financial Services Compensation Scheme

If the **Insurer** is unable to meet its liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk or **You** may email enquiries@fscs.org.uk or phone the FSCS on **0800 678 1100** or **0207 741 4100**.

Making a Claim

To make a claim please download the claim form at www.PerfectPetInsurance.co.uk/claimform or contact **Us** at claims@PerfectPetInsurance.co.uk. **We** will be happy to email or post a claim form to **You**.

Your Vet will need to complete the medical information about **Your** pet and both **You** and **Your Vet** will need to sign the form. In order to prevent delays, when making a claim please attach the full **Vet** history with the claim form.

We may refer **Your** pet's case history to a **Vet** that **We** choose, **We** may also request for **You** to arrange for **Your** pet to be examined by this **Vet**.

Please post the forms to **Us** at:

Perfect Pet Insurance

The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Telephone: **01992 677330**

Email: info@PerfectPetInsurance.co.uk

Complaints

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

Telephone: **01992 677330**

Email: complaints@PerfectPetInsurance.co.uk

If **Your** complaint is about a claim please contact:

Perfect Pet Insurance

The Portway Centre
Old Sarum
Salisbury
Wiltshire
SP4 6EB

Telephone: **01992 677330**

Email: complaints@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 to review **Your** case. Their address is:

The Financial Ombudsman Service

Exchange Tower
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 does not affect **Your** legal rights.

If **Your** complaint is about the **Policy** please contact:

Complaints Manager

Building Block Insurance PCC Limited
Vision Exchange
Territorials Street
Mriehel
BKR 3000
Malta

Telephone: **0800 912 1464**

Email: complaints@buildingblockpcc.com

If **You** remain dissatisfied after following the above **complaints** procedures in full in relation to matters concerning the **Policy** **You** can ask the Consumer Complaints Manager to review **Your** case. Their contact details are:

Officer of the Arbiter for Financial Services

1st Floor
St. Calcedonius Square
Floriana
FRN 1530
Malta

Email: complaint.info@financialarbiter.org.mt

Telephone: **+356 21242945** (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>

Building Block Insurance PCC Limited

Vision Exchange Building, Territorials Street, Mriehel, BKR 3000, Malta

Calling from the UK **0800 912 1464** Calling from outside the UK **(+44) 1476 581 276**

www.buildingblockpcc.com

This Pet Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by Perfect Insurance Management Ltd trading as Perfect Pet for BBI's authorised representative Reach Financial Services Limited - FCA reference no. 302801. Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.

Building Block Insurance PCC Limited is a cell company authorised under the Insurance Business Act, 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. No recourse may be made by you however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.