

Terms & Conditions

Terms and Conditions of Business

Please read this carefully as it sets out the terms of business between us and you and contains important information

About us – Switch Pet Insurance is a trading name of Switch Product Group Limited. Switch Product Group Limited is a broker, not an insurer, authorised and regulated by the Financial Conduct Authority and is on the Financial Services Register number 1009729 (www.fca.org.uk/register/). The company is registered in England & Wales number 14393679 with its registered office at 4 Elizabeth Place, 53 More Lane. Esher. Surrey. KT10 8AP.

Trading names – The following are trading names of Switch Product Group Limited:

Switch Pet Insurance

Halo Insurance

Buy Hours

Our service and the products we offer – We offer Pet insurance products.

Our service charges – We take a commission and charge nominal fee for arranging your, policy which is included within the premium you pay. As you are able to make changes yourself we do not charge for making changes to your policy.

All premiums we quote will be the total cost inclusive of the current rate of Insurance Premium Tax (IPT).

How we are paid – We are remunerated by commission from our insurer included as part of the premium and charge an arrangement fee when setting up your policy.

Insurance documents – Your insurance document will be issued electronically, as part of our efforts to reduce our carbon footprint. We strive to operate in an environmentally acceptable and responsible way.

Policy wording, policy summary and insurance product information documents (IPID) are available on the application.

Payment options – Premiums are either paid in full or by instalments from your bank account.

Refunds – Any refund of premiums paid will be returned to the same method used for making payment to us.

Your duty of care – It is your duty to take reasonable care to answer all questions honestly. Carefully read the Statement of Fact and all documentation relevant to your policy and inform us immediately of any incorrect information shown. You must inform us of any changes to your details during the life of your policy, including at renewal. For your protection, there is a central database of claims and underwriting information which they and we submit data to and take data from in order to verify the facts and to prevent fraud.

If you give us inaccurate or misleading information or do not notify us of any changes, then the insurer may cancel your policy without refund and be entitled to refuse all or part of a claim.

Mid Term Adjustments (MTA) – When making a change to your insurance policy, after its start date but before its renewal, this is considered as an MTA.

An MTA may result in either an increase or decrease in premium as well as result in a change to the terms of your policy, these will be advised by your insurer.

Insurers may decline to accept an MTA request and in these instances if an alternative insurer cannot be found your policy will have to be cancelled and cancellation fees may be applied.

Requests for MTAs should not be considered as applied until you have received confirmation from us. If in doubt, contact us for confirmation of the MTA status.

Additional Products (Add Ons) – These are insurance policies that may be offered to enhance or supplement the cover provided by your main insurance policy. Add ons selected are only applicable to your current insurance policy, lasting until either the policy renews or ends.

Add On policies work separately to your main insurance, usually through a different insurer, please read carefully your policy documents to understand when and how to make a claim.

Cancellations – You can cancel your policy at any time using the facility on the site.

If you decide to cancel – Before cancelling you should always discuss this with us.

You may cancel your policy at any time during the period of cover however, charges vary depending on when you cancel:

Refund of premium – If there has been any claim made on the policy, the full premium is payable and no refund will be due. If no claims have been made against your policy, you will receive a pro rata refund of your premium.

If you have a question – answers to lots of questions can be found on our website. However, if you require further assistance why not try using our helpful online chat service or you can email us at customersupport@switchpetinsurance.com

If you have a complaint – We are committed to treating customers fairly and encourage our customers to inform us when dissatisfied with the service we have provided.

In the event you are dissatisfied with any aspect of our service, you can:

Write to us at: Complaints Department

Switch Pet Insurance
5 Brayford Square
London
E1 0SG

Email us at: complaints@switchproductgroup.com

If after our response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service, for further details go to: **www.financial-ombudsman.org.uk**

Email at: complaints.info@financial-ombudsman.co.uk

Call on: 0800 023 4567 or 0300 123 9123.

Financial Services Compensation Scheme (FSCS) – We are covered by the 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. For further information about compensation scheme arrangements go to: www.fscs.org.uk.

Protecting your money – We hold your premium (payment or refund) in a trust account as agents of the insurers until it is passed to the insurers or refunded to you. While it is in the account, your money cannot be used for any other purpose other than paying the insurer or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

Governing law – The laws of England and Wales govern this agreement, and any dispute is subject to the jurisdiction of the English courts.

Website accessibility – information provided through our application is on an “as is” and “as available” basis. We give no warranty that the information will be free of defects and/or faults. To the maximum extent permitted by the law we provide no warranty (express or implied) of fitness for a particular purpose, accuracy of information, compatibility and satisfactory quality.

We will endeavour to allow uninterrupted access to this website, but access may be suspended, restricted or terminated from time to time. We will not be liable, for any reason, if the website is unavailable for any period.

We reserve the right to change, modify, substitute, suspend or remove without notice of any information, service or content on our website. In addition, we cannot guarantee that our site will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your usage of our website.

Any material and/or data downloaded or obtained through us via our website or any sites linked to our website is at your own discretion and risk. Where, as a result of downloading material or data, hardware becomes damaged or data is lost, the responsibility is with the individual consenting to the data exchange and not with Switch Product Group.

Links to other websites – Our website may provide links to other sites, not controlled by Switch Product Group or our affiliates. Where we do not have control of a site, we assume no responsibility for the content and disclaim liability for any and all forms of loss or damage arising out of their use. The inclusion of a link to another site does not imply endorsement of any products or services or individuals.

Your personal data – Switch Product Group Limited is the data controller, as such we determine the purpose for which and the manner in which any personal data is processed. We are on the public register of data controllers, registration number ZB541437

We will use your data to supply the services you have applied for. We may record/monitor telephone calls for our joint protection and training purposes.

In the event of renewal, we will use your data to allow us to search our broad panel of insurers, finding you appropriate choices for affordable premiums. Where applicable, your policy may be arranged to auto renew unless you contact us otherwise.

For full details on how we can use your data please refer to our [Privacy policy link](#)