

Important Information

1. Who are we?

Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 630318. Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered Office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office Money and the Post Office Money logo are registered trademarks of Post Office Limited.

2. What service will we provide?

We will only provide you with information about Pet Insurance from a single provider. You will not receive advice or a personal recommendation from us about this policy. You will need to make your own choice about whether it is suitable, based on the information we will provide to you.

3. Whose products do we offer?

We only offer Pet Insurance provided by Pinnacle Insurance plc. We are contractually obliged to only offer Pet Insurance provided by Pinnacle Insurance plc.

4. How to make a complaint

If you wish to register a complaint regarding the service we have provided, you should do so in writing to:

**Post Office Money Pet Insurance
Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire WD6 2XX**

Telephone number: 0330 123 1921

Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Calls may be monitored or recorded for training and compliance purposes.

Upon receipt of your complaint we will attempt to address the difficulties you may have encountered immediately. If you are not happy with the way we have resolved your complaint, you have the right to refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service

Exchange Tower
London E14 9SR

Tel: **0800 023 4 567**

All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.

or **0300 123 9 123**

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs

E-mail: **complaint.info@financial-ombudsman.org.uk**

5. Financial Services Compensation Scheme (FSCS)

Post Office Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available by contacting the FSCS at:

Financial Services Compensation Scheme

PO Box 300
Mitcheldean
GL17 1DY

Tel: **0800 678 1100** or **020 7741 4100**

E-mail: **enquiries@fscs.org.uk**

Website: **www.fscs.org.uk**

Demands and needs

Post Office Money Pet Insurance is designed to meet your demands and needs if you wish to ensure the veterinary needs of your pet are met throughout the duration of the policy. You will not receive personal advice about the suitability of this product to your needs from Post Office Money.

Annual Review

Each year we will send you a reminder about the annual review of your policy. If you maintain payment of your monthly instalments, cover will automatically continue throughout the next policy year for your convenience. This will be confirmed by us sending you your annual review documents detailing the premium payable and the terms and conditions applicable for the continued cover. If you do not wish to continue with the cover you should return the schedule of insurance and cancel your Direct Debit.

Misrepresentation

It is important that you take reasonable care to answer all questions honestly, accurately and to the best of your knowledge in proposing for, reviewing, making changes to your insurance, or making a claim and that you tell us about any changes to the information you provided such as address and pet details. If you are unsure about whether to tell us about something then please call us. Failure to do so could invalidate your policy or claims made under it, or result in an increase premium or additional terms.

Data Protection

The information you have provided will be processed in accordance with the Data Protection Act 1998 ("the Act").

Both Post Office Limited and Pinnacle Insurance plc are joint data controllers for the purpose of the Act. Pinnacle Insurance plc will use your information to administer your policy and may pass it to reinsurers and third parties who provide services to them, as well as disclosing it in confidence to regulatory bodies and other insurance companies. Your information may be transferred to any country, including those outside the European Economic Area, for any of these purposes.

Pinnacle Insurance plc may share details of your policy with Post Office®, subject to obligations of secrecy and security.

By submitting an application, you will be indicating your consent to receiving marketing communications from Post Office Limited and their trusted partners by post, phone, email, text and other electronic means, unless you have indicated an objection to receiving such communications by advising on your preferences when requested.

Trusted partners include providers of products and services that are available through the Post Office. The marketing preferences you give will not prevent you from receiving information about the benefits and features of the products or services Post Office already supplies you.

To change your Post Office marketing preferences please write to:

Marketing Preference Team
Post Office Limited
Finsbury Dials
20 Finsbury Street
London EC2Y 9AQ

Post Office Money® Pet Insurance is arranged, administered and underwritten by Pinnacle Insurance plc.

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Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 110866. Pinnacle Insurance plc is registered in England and Wales. Registered number 1007798. Registered Office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority (FCA) on 0800 111 6768.