

Your Agreement with EUI Limited

More Than Pet Insurance

What this document is

Thanks for insuring your pet with us. We're delighted to welcome you to More Than. This document explains the fees, charges, and other important information about your new Pet Insurance policy with More Than.

What you'll find in this document

- Section 1: Changes, cancellations and charges
- Section 2: About us
- Section 3: Your cover
- Section 4: Staff payment and commission
- Section 5: Complaints and compensation

Section 1: Changes, cancellations and charges

Cancelling my policy

Cancelling within 14 days

You may cancel a policy within the first 14 days without any charge. But if you've made a claim, you must pay the total cost of cover for the year, unless the claim is for the death or loss of your pet.

Cancelling after 14 days

If you cancel a policy after 14 days, you must pay for the time you've been covered. If you have made a claim, you must pay back the total cost of your cover, unless that claim is for the death or loss of your pet.

How to cancel

Get in touch and we'll arrange the cancellation for you. We'll also let you know how much you need to pay.



Ty Admiral, David Street, Cardiff, CF10 2EH



0333 777 7389



contact@pet.morethan.com

What happens if I change my policy information?

We won't charge you for making changes to your policy information. But making a change could affect the cost of your cover, and can change the cover we can offer you.

What if I remove a pet from my policy?

Removing a pet from a MultiPet policy doesn't cancel the whole policy. If you remove a pet from cover due to death of your pet, your MultiPet discount will stay in place until you renew. Remove a pet for other reasons, and you lose the discount for that particular pet.

What happens if I give wrong information?

We may cancel a policy if you've been reckless or have deliberately given us wrong information. If this happens, you won't get a refund.

What happens if my policy is cancelled for other reasons?

We may cancel your policy for other reasons. This can be because you bought the policy incorrectly or by mistake. If this is the case you'll get a full refund, unless you've made a claim.

Section 2: About us

Who we are

More Than is a trading name of EUI Limited. We're an insurance intermediary, which means we arrange and manage insurance. We're authorised and regulated by the Financial Conduct Authority (FCA) – our registration number is 309378. You can confirm this by contacting them using the following details:



0800 111 6768

[fca.org.uk/register](https://www.fca.org.uk/register)

What we do

We are permitted to set up your insurance contract on behalf of the Authorised Insurers and act on your behalf in arranging your contract of insurance.

Details about EUI Limited and your insurance contract are in the 'Policy Booklet' document.

We make sure you only buy the insurance product you need. We ask you questions and give you the correct information, so you can make an informed decision about whether a product is right for you. We don't give advice about which product is best for you.

By managing your pet insurance, we'll:

- look after any changes you need to make to your policy
- handle your claims, questions, or complaints
- defend or settle any claim made against you, on your behalf (this includes admitting negligence - a failure to act with care - for any accident or claim)

Section 3: Your cover

Pet insurance

Pet Insurance is underwritten by Admiral Insurance (Gibraltar) Limited, and provided by EUI Limited.

Automatic policy renewals

You can choose not to renew your policy automatically. You can do this when you buy a new policy or by contacting us before your policy renewal date.

Section 4: Staff payments and commission

Rewarding staff for great customer service

We pay our staff a fixed salary and give them shares based on performance, plus incentive payments for acting in your best interests. Staff who keep delivering top customer service can earn extra annual leave.

Commissions and bonuses




EUI Limited receive a commission from the Authorised Insurer that underwrites your insurance policy. This is included in the cost of your cover. It covers the costs for arranging and managing your policy, and for dealing with claims.

EUI Limited also receives a bonus from the Authorised Insurer. This depends on the profits they make on the policies arranged and managed.

Section 5: Complaints and compensation




Putting things right

At More Than, we want to give you the best service possible. If something goes wrong, we're always keen to put it right, So if you're unhappy with our service, please let us know using these details:

 Complaints Manager, Ty Admiral, David Street, Cardiff, CF10 2EH
 0333 777 7389
 contact@pet.morethan.com

What if I'm unhappy with the final outcome?

If you're still unhappy, or more than eight weeks have passed since we received your original complaint, you can contact the Financial Ombudsman Service (FOS) using these details:

 The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR
 0800 023 4567 from a fixed landline or 0300 123 9123 from a mobile
 complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

If we went out of business, the Financial Services Compensation Scheme (FCSC) would help to pay your claim. The scheme protects you by paying 90% of a valid claim, depending on your insurance policy type.

Find out more:

 fscs.org.uk