

Terms of Business

This Terms of Business document sets out the basis on which The Veterinary Defence Society Limited will provide insurance services to you. This is an important document and you should read it in full. You should retain a copy of this document as you may wish to refer to it again at a future date.

About us

The Veterinary Defence Society Limited ('VDS'), trading as VDS Insurance, is a mutual insurance company who provides insurance to its members against claims arising from allegations of professional negligence and cover for representation costs in criminal and/or disciplinary proceedings.

Our details

The Veterinary Defence Society Limited (trading as VDS Insurance) is registered in the UK, no. 2159441. Registered office 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. **Telephone: +44 (0) 1565 652737, Fax: +44 (0) 1565 751079**

Email: admin@thevds.co.uk

The Veterinary Defence Society Limited (trading as VDS Insurance), Irish branch, is registered with the Companies Registration Office in Ireland, no. 909190. Our branch office address is 8th Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2.

Our regulatory status

The Veterinary Defence Society Limited (trading as VDS Insurance) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom.

The Veterinary Defence Society Limited, Irish branch (trading as VDS Insurance) is regulated by the Central Bank of Ireland ('CBI') and is subject to the Consumer Protection Code. This offers protection to consumers and can be found on the Central Bank's website at www.centralbank.ie.

How we charge

The charge for our service is the premium including (in the UK) Insurance Premium Tax and (in Ireland) any government levy. This premium will be shown on our Invoice.

Data protection

Personal data will be used and shared for insurance administration purposes, including underwriting, claims handling, reinsurance and fraud prevention. Your personal data will also be used for market research, customer satisfaction surveys and data analytics. We will retain it for these purposes in line with our data retention policy. The legal purposes for processing your data is for the performance of a contract of insurance and legitimate business interests. Full data protection details can be found in our Privacy Notice on our website at www.thevds.co.uk.

Conflicts of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest is avoided as far as possible.

Default

Non-payment of your premium or part thereof (including where you are using our Direct Debit option) or a breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled, in accordance with the terms set out in your policy.

Complaints

We aim to deliver the very highest standards of customer care. If you have any feedback or complaint, please call **+44 (0) 1565 652737** between 9.00am and 5.00pm Monday to Friday, except bank holidays, or email us at admin@thevds.co.uk. Alternatively you can write to The Operations Manager, The Veterinary Defence Society, 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. Please include your policy details.

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you may be able to refer your complaint to:

If you are a UK policyholder

The Financial Ombudsman Service (FOS) by:

- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Telephone: **0800 023 4567** (free from a UK landline) or **0300 123 9123** (calls to this number cost no more than calls to 01 or 02 numbers)
- Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

If you are an Irish policyholder

The Financial Services and Pensions Ombudsman (FSPO) by:

- Website: www.fspo.ie
- Email: info@fspo.ie
- Telephone: **01 567 7000**
- Address: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Both the FOS and FSPO have specific criteria for the types of complainants who are eligible to use their service and you should refer to their websites for further guidance.

VetSafe

As a benefit to your insurance policy, we may provide you with access to the risk management system provided by our subsidiary VDS Support Limited which is known as VetSafe. Please note that your use of VetSafe is subject to the terms and conditions that we notify you of from time to time (the **VetSafe Terms of Use**) and by using VetSafe, you confirm that you accept the VetSafe Terms of Use and agree to comply with them when using VetSafe.

Compensation

If we are unable to meet our obligations to you, in the UK you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the legal structure of your practice and the circumstances of the claim. For further details please visit www.fscs.org.uk. In Ireland, you may be entitled to compensation from the Insurance Compensation Fund. This is designed to facilitate payments to policyholders if VDS was to go into liquidation. There is a cap on the amount which may be paid out, which is 65% of the claim or €825,000, whichever is lower.

Effective date

This Terms of Business document is effective from the date that we provide insurance services.

The Veterinary Defence Society Limited

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The Veterinary Defence Society Limited (trading as VDS Insurance) is regulated by the Central Bank of Ireland as a branch in Ireland.