CONFIRMATION OF COVER

Thank you for choosing Pet Business Insurance.

Please check the information in this email carefully to ensure that it reflects your instructions and requirements with regards to the extent of the cover provided.

Summary of Cover and **Terms of Business** documents are attached. Your Insurance Documents will be emailed to you within the next 72 hours. If you don't received your policy documents then please check your **Spam** or **Junk** folder in case they are in there.

If you have any queries please do not hesitate to contact us on +44 **01284 736 874** (M-F 9am5pm) or email info@petbusinessinsurance.co.uk.

Give your customers confidence in your professional service, show them you have the best insurance cover from Pet Business Insurance.

If you have a website and would like to place one of our "Covered by" badges on it please click here.

Your COVER

Cover Reference: **eTgyQUXx4l**

Your Cover Includes

£5,000,000 Public Liability
£75,000 Accidents and Injuries to Animals (£25,000 per incidence)
£10,000 Loss of Keys
£500 Loss of Money
£1,000 Equipment Cover
£1,000 Travel Costs
£10,000 Loss of Licence Cover

Selected Optional Covers

£1,000,000 Professional Indemnity Cover
£100,000 Legal Expenses Cover
Animal Illness Cover for 01 animal

Cover Details

Primary Services:	Pet Home Boarding, Pet Sitting
What level of Public Liability cover do you require?	£5,000,000
Where are you based:	England, Scotland or Wales
When would you like your policy to start:	30 June 2022

Optional Covers

How many people require Personal Accident Cover?	0
Do you require Professional Indemnity Cover?	Yes
Do you require Employers Liability Cover?	No
Do you require Legal Expenses Cover?	Yes
How much additional Equipment Cover do you require?	£0
How many animals do you need Animal Illness Cover for?	01
Do you require Glass Cover?	No
Do you require Business Interruption Cover (ICOW)?	No
Do you require Additional Loss of Money Cover?	No
Would you like to increase your Loss of Licence Cover to £50,000?	No
Do you require Deterioration of Chilled Stock Cover?	No

Your Details

Title:	Miss
First Name:	Heather
Surname:	Neal

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Pet Business Insurance

PET BUSINESS: COMMERCIAL PROTECTION PLAN INSURANCE PRODUCT INFORMATION DOCUMENT

This document summarises the main cover available under this product. Other than sections 4 and 7, cover will only be provided for the policy sections you select. See any pre-contractual documents, the policy schedule and contractual documents for full details of this product, including the applicable terms, conditions and exclusions.

This insurance is underwritten by Accelerant Insurance Europe SA, an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193)(Company Identification 0758.632.842).

What is this type of insurance?
This is a commercial combined insurance policy for pet businesses.

	What is insured? (numbers refer to policy sections)		What is not insured?
✓	**1. Property Damage** Damage to the property insured caused by the risks listed in the policy.	✗	**We do not cover claims which arise from, are caused by, or are contributed by:**
✓	**2. Business Interruption** Loss of gross profit, additional cost of working, loss of rent receivable, loss of gross revenue and/or loss of book debts caused by the risks listed in the policy.	✗	Asbestos
		✗	Confiscation, nationalisation or requisition order by an authority as listed in the policy
✓	**3. Trade all risks** Damage to property as stated in the schedule.	✗	Contractual liability unless the liability would have arisen in any case without the contract or agreement
✓	**4. Animal injuries, accidents and expenses** Death or injury to any animal in your care, custody or control where the injury results in the death of the animal within 21 days of leaving your care ,custody or control.	✗	Date recognition
		✗	Digital or cyber risks
		✗	Deliberate acts
		✗	Fines, penalties or punitive damages
✓	**5. Animal Illness** A. Veterinary fees for treatment of an animal that shows clinical signs of illness while in your care, custody or control, or within 72 hours of leaving your care, custody or control.	✗	Pollution or contamination
		✗	Radioactive and other contamination
		✗	Riot, civil commotion , strikers, locked-out workers, labour disturbances or malicious persons in Northern Ireland
	B. Death of an animal as a result of illness which first showed clinical signs while the animal was in your care, custody or control.	✗	Sonic bangs
		✗	Terrorism
		✗	Claims brought in the USA or Canada

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Pet Business Insurance

✓	**6. Employers' Liability** Legal liability to pay damages for bodily injury to employee(s).	✘	War and riot
✓	**7. Public and Products Liability** Legal liability to pay damages for (1) bodily injury to any person, (2) damage to material property or (3) obstruction, trespass, nuisance or interference with right of way, air, light or water.	✘	Virus, disease and pandemic
✓	**8. Professional Indemnity** Liability to pay claims against you (plus defence costs and reasonable and necessary claimants' costs) which arise from paid professional advice provided by you in the course of your business.	✘	**In addition, each policy section <u>contains exclusions specific to that section</u>. Please see the policy for details.**
		⚠	**Are there any restrictions on cover?**
✓	**9. Personal Accident:** Accidental bodily injury to an insured person sustained in the course of employment in the business which is the sole cause of death or disablement within 12 months of the accident.	!	For each section of cover, you must pay the first part of any claim (the 'excess') where an excess is shown for that section in your schedule.
✓	**10. Money and Assault** A. Loss or damage to money, safes or strong rooms, containers for the carriage of money or any stamp franking machine. B. Bodily injury to an insured person caused by theft, attempted theft, violence or threat of violence in the course of business.	!	For each section of cover, we will not pay more than the limits of indemnity or sums insured shown for that section in your schedule.
✓	**11. Goods in Transit** Damage to property insured in transit.	!	Endorsements may apply to your policy which alter the scope of cover available. These will be shown in your policy documents.
✓	**12. Frozen Stock** Damage to stock in frozen food cabinets, deep freezers, cold rooms, cold stores, refrigerators or chilled units on the premises caused by the risks listed in the policy.		
✓	**13. Loss of License** (1) Depreciation in the value of your interest in the insured premises or business caused by loss of a licence issued under The Animal Boarding Establishment Act 1963 and (2) reasonable and necessary costs and expenses incurred with our consent, in connection with appealing a loss of license.		