

Cliverton

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
Tel: 01328 857 921
Email: info@cliverton.co.uk www.cliverton.co.uk

Sarah Skinner and John Skinner t/a Can--
petservices
The Old School House
Ince Lane
Wimbolds Trafford
CH2 4JP

Email: info@cliverton.co.uk
Date: 20 January 2021
Our Reference: SKSS01PM01

Dear Mrs Skinner & Mr Skinner

Re: Policy No: SKSS01PM01/Sarah Skinner and John Skinner t/a Can--petservices

Thank you for your instructions to renew your insurance policy with effect from 01 February 2021. I have pleasure in enclosing:

- Your annual schedule and certificate of insurance
- A certificate of Employers' Liability (if you have selected this cover)
- Our invoice for the annual premium which is for your accounting purposes.

If you have selected Employers' Liability insurance the certificate should be displayed in a prominent place. Although it is no longer a legal requirement to retain these for 40 years I would suggest that a copy should be filed securely.

The schedule is based upon the most recent information you have provided to us. Please read it carefully and if you have any queries concerning any aspect, please call us.

In the event of a possible claim it is essential that you comply with the policy conditions and in particular please ensure that:

- We are notified as soon as you become aware of a possible claim. Any delay may prejudice your ability to claim successfully.
- Do not enter into any negotiations with a third party claimant. The third party should be requested to put their claim in writing to you and you should then immediately submit this to Cliverton.
- Where a claim for accidental loss, theft or malicious damage occurs a report must be made to the police and an incident number must be obtained from them.
- Repairs must not be undertaken without the approval of the insurers or their representatives.

Cliverton is a trading division of Lycett, Browne-Swinburne & Douglass Ltd, who are authorised and regulated by the Financial Conduct Authority.

As regards our remuneration for services carried out on your behalf, we receive from the insurers a commission which is a percentage of the premium. We also charge a fee for the annual administration of your policy and this is shown separately on your premium invoice.

I trust that the above is in accordance with your requirements. If you wish to discuss any aspect please call the office and in the meantime thank you for placing your business through Cliverton.



Special schemes for equestrian, farms, small holdings, liabilities.
Insurance for livestock, horses, small animals, dogs and cats.

All trades connected with animals, breeding, boarding, grooming and clubs.

Cliverton is a trading name of Lycett, Browne-Swinburne and Douglass Limited which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Milburn House, Dean Street, Newcastle Upon Tyne, NE1 1PP (No. 706042 England).

Yours sincerely

Cliverton Renewals Team

Enclosures

Schedule

Employers Liability Certificate (if applicable)

Invoice



15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
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Sarah Skinner and John Skinner
The Old School House
Ince Lane
Wimbolds Trafford
CH2 4JP

Invoice No: 204081
Date: 20 January 2021
Contact: Cliverton Team
Our Ref: SKSS01PM01

Paid Invoice

Insured: Sarah Skinner and John Skinner t/a Can--petservices
Type of Insurance: Pet Minding
Insurer: Aspen Insurance UK Limited
Policy Number: SKSS01PM01
Transaction Type: Renewal
Effective Date: 01/02/2021

	<u>GBP</u>
Premium:	£93.75
IPT 12.0% (UK Tax Authorities):	£11.25
Administration Fee:	£15.00
Total Paid:	£120.00

Account Name: **Lycetts**
IBAN: GB32BARC20594220901555
For any account queries please email accounts@cliverton.co.uk

SCHEDULE AND CERTIFICATE OF INSURANCE

Insured Name:	Sarah Skinner and John Skinner t/a Can--petservices		
Address:	The Old School House, Ince Lane, Wimbolds Trafford, CH2 4JP		
Risk Address(s):	Within the United Kingdom		
Policy Number:	SKSS01PM01	Reason for Issue	Renewal
Period of Cover:	From: 01 February 2021	To: 31 January 2022	(Both inclusive)
Policy Form:	EIO CTN CC3 (11/16)		
Business(s):	Dog walking & dog/cat/small domestic (non DWAA) pet minding. including horses, donkeys & domesticated farm animals Boarding in Insured's own home & house sitting. Pet Taxi (excluding human passengers). Loss of keys/replacement locks £10,000.		

Cover and Premium Summary

Section	Cover Details	Premium Ex IPT
1 Public and Products Liability	Insured	£93.75
2 Employers Liability	Not Insured	£0.00
3 Property Damage	Not Insured	£0.00
4 Business Interruption	Not Insured	£0.00
5 Goods in Transit	Not Insured	£0.00
6 Business Money	Not Insured	£0.00
7 Glass	Not Insured	£0.00
8 Specified All Risks	Not Insured	£0.00
9 Personal Accident	Not Insured	£0.00
10 Deterioration of Refrigerated Stock	Not Insured	£0.00

	Premium Due:
Premium Ex IPT	£93.75
Insurance Premium Tax (IPT)	£11.25
Cliverton Fee	£15.00
Total Amount	£120.00

Security: Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by:
Section 1 and 2 Aspen Insurance UK Limited
Section 3 to 10 Ecclesiastical Insurance

Document Sign Off

Signed By:  **Date:** 20/01/2021

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**



Policy Number: SKSS01PM01
Date: 20 January 2021

Account Executive: Cliverton Team
Email: info@cliverton.co.uk

Excesses

The insured shall bear the following amounts stated for each & every claim, unless stated otherwise in the endorsements

Section 1

£100 third party property damage

C.C.C EXTENSION £50 each and every claim

P.I EXTENSION Nil

Section 2 Nil



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Sections of Cover Insured

Section 1 – Public and Products Liability

Risk Address: All Locations

Limits of Indemnity

Cover	Limit	
Public Liability	£5,000,000	Any one accident or series of accidents arising out of one original cause
Products Liability	£5,000,000	In the aggregate any one period of insurance
Care Custody and Control	£5,000,000	
Non-negligent Cover	£5,000,000	
Professional Indemnity	Not Insured	

Based On:

Based on a Turnover of: £7,250

Clause Full Wording

ASP2 – Dog Control Orders & Public Space Protection Orders

It is a condition precedent to liability that for any dog which is subject to a Dog Control Order and/or Public Space Protection Order whilst in **Your** care, custody or control, the following guidelines are strictly adhered to:

1. Compliance with the terms of the Dog Control Order and/or Public Space Protection Order.
2. The dog to handler ratio is 1:1 at all times.
3. A copy of the Dog Control Order and/or Public Space Protection Order is obtained and provided to **Us**.

ASP3 – Banned Breeds

It is a condition precedent to liability that for any dog which is a banned breed under the Dangerous Dogs Act 1991 and/or as subsequently amended within the United Kingdom and whilst in **Your** care, custody or control, the following guidelines are strictly adhered to:

1. The dog is registered with The Index of Exempted Dogs (IED) and a copy of the life certificate is obtained and provided to **Us**.
2. A copy of the Public Liability insurance certificate for the dog is obtained and provided to **Us**.
3. The dog to handler ratio is 1:1 at all times.
4. All guidelines under The Index of Exempted Dogs are strictly adhered to and the dog must be:
 - i. Neutered.
 - ii. Tattooed.
 - iii. Micro chipped.
 - iv. Kept on a lead and muzzled at all times.
 - v. Kept in a secure place so it cannot escape.

ASP5 – Transport of Animals (Excluding Horses)

The care, custody and control section of this **Policy** is extended to include cover whilst animals are being loaded, transported or unloaded into an appropriate vehicle owned by **You**. The cover given by this extension does not include the transportation of horses.

The cover given by this extension is restricted to the UK, Northern Ireland, Isle of Man and Channel Islands.

It is a condition precedent to liability that the motor insurance company is notified that the vehicle is used in conjunction with **Your Business**.

ASP8 – Pet Taxi European Cover

It is a condition precedent to liability in respect of **Your** legal liability arising out of the provision of pet taxi services within the countries of the EU and Europe that:

- a) all relevant quarantine laws shall be complied with
- b) any claims will only apply to Judgments of first Instance made against **You** in the Courts of the UNITED KINGDOM and not to judgments obtained elsewhere nor to judgments or orders obtained in the said Courts for the enforcement of foreign judgments whether by way of reciprocal agreements or otherwise

ASP10 – Loss of Keys Extension



Policy Number: SKSS01PM01
Date: 20 January 2021

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Email: info@cliverton.co.uk

We will indemnify any of **Your** customers under this Extension, in respect of any amounts which become payable as a result of the loss of **Keys**, whilst in **Your** possession, provided that:

- a) Any amounts payable shall be restricted to:
 - i. The reasonable cost of replacement or alteration of **Keys** and/or locks operated by **Keys**; and
 - ii. The consequential loss suffered by **Your** customer arising either from their inability to gain access to their premises or the misuse of the **Keys**; and
 - iii. The reasonable cost of any additional temporary protection to the affected premises.
- b) **We** shall not be liable for the first £25 in respect of the cost of each and every claim under this Extension other than claims relating to theft.
- c) The maximum amount payable by **Us** under this Extension in the aggregate during the **Period of Insurance** shall not exceed 10,000.

For the purpose of this Extension, **Keys** shall mean customers' keys, electronic pass cards, digital locks and similar.

ASP26 – Family Extension

We will indemnify **You** in respect of **Your** legal liability in respect of claims arising through accidental **Injury** or physical **Damage** caused as a result of the actions of **Your** spouse, partner, children (aged 16 or above) or parents, as if the accidental **Injury** or physical **Damage** had been caused by **You**.

This extension includes cover during **Your** absence, including whilst on holiday, up to a maximum of 14 days of continuous absence at any one time, unless there is more specific insurance in place. **We** agree to waive **Our** rights of subrogation if no specific insurance has been arranged.

This extension does not apply to house-sitting.

This **Policy** does not cover claims made against **You** by **Your** spouse, partner, children or parents, following **Damage** or **Injury** arising from **Your Business** activities.

It is a condition precedent to liability that the Employers' Liability Section is operative and the appropriate premium is paid in all cases where **You** employ paid staff or helpers, including paid family members.

ASP51 – Voluntary Helpers

It is a condition precedent to liability that the Employers' Liability section is selected and the appropriate premium is paid in all cases where **You** employ paid staff or helpers.

The Public Liability section of this **Policy** is extended to indemnify **You** against claims arising through accidental **Injury**, or physical **Damage** caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Injury**, or physical **Damage** had been caused by **You**.

ASP55a – Products Liability

Section 1 – Sub Section B – Products Liability

It is a condition precedent to liability under this **Policy** that:

You only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.



Policy Number: SKSS01PM01
Date: 20 January 2021

Account Executive: Cliverton Team
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Feedstuffs are sold in the manufacturer's original packaging and no feedstuff is re-packaged by **You** other than dry grains, meal, hay and biscuits

The **Policy** does not cover losses arising from the sale of feedstuffs for feeding to animals intended for ultimate human consumption

You maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Products** as defined by the **Policy**.

ASP57 – Pet/Animal Minding (Excluding Equestrian)

It is a condition precedent to liability that no more than 6 cats/dogs are minded in **Your** own home or premises or up to 30 small animals/pets.

It is a condition precedent to liability that no more than 6 pets are walked at any one time.

The owner's written consent must be obtained before pets are exercised off lead.

The **Policy** excludes claims arising as a result of horses being ridden or exercised.

There is no cover under this **Policy** in respect of damage to **Your** or **Your** customer's **Property** where such **Damage** is caused by any animal which is the **Property** of **Your** customer.

ASP58 – Homesitting

This **Policy** is extended to include **Your** legal liability in respect of claims arising as a result of loss of or **Damage** to **Property** in **Your** care. The **Limit of Indemnity** in respect of household buildings, contents or valuables is the Public Liability **Limit of Indemnity** stated on the **Schedule**.

It is a condition precedent to liability that all locks, security and protective measures are put in operation whenever the **Property** is left unattended or overnight, whether or not **You** or **Your Employee** remains on the **Property**.

There is no cover under this **Policy** for any claim relating to **Damage** to motor vehicles whilst being driven by **You** or whilst in **Your** care.

It is a condition precedent to liability that the **Property** owner has arranged with their household insurer to extend their policy to cover losses incurred whilst there is a house sitter present.

This **Policy** is extended to provide indemnity in respect of **Your** legal liability for claims arising as a result of **You** undertaking gardening and light domestic duties ancillary to the principal **Business** of pet sitter/house sitter. There is no cover in respect of work from ladders or the use of hired-in plant or equipment. This extension is restricted to leaf clearance in respect of swimming pools.

ASP63 – Non-negligent cover

We will indemnify **You** in respect of the following events:

1. Veterinary fees incurred following accidental **Injury** to an animal in **Your** care, custody or control provided that such **Injury** is not caused directly or indirectly from breeding activities, vaccinations or pre-existing conditions.
2. Accidental death of an animal in **Your** care, custody or control resulting from **Injury** provided that such **Injury** is not caused directly or indirectly from breeding activities,



Policy Number: SKSS01PM01
Date: 20 January 2021

Account Executive: Cliverton Team
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- vaccinations or pre-existing conditions
3. Loss of an animal in **Your** care, custody or control resulting from theft or straying and where the animal is not found or returned within seven days.
Provided that:
- a) This extension is not dependent on legal liability.
 - b) The excess applying to this extension is £50 each and every claim.
 - c) The animal does not belong to **You**.

For the purpose of this extension, 'animal' is deemed to be a dog, cat or small domestic pet only, excluding birds, reptiles and all other animals.

ASP65 – Retail and Internet Sales

We will not indemnify **You** in respect of retail or internet sales of **Products** for use or delivery outside Great Britain, The Isle of Man, The Channel Islands and Northern Ireland.

CERTIFICATE OF COVER

We act as insurance brokers to:

Insured Name:	Sarah Skinner and John Skinner t/a Can--petservices		
Address:	The Old School House, Ince Lane, Wimbolds Trafford, CH2 4JP		
Policy Number:	SKSS01PM01		
Security:	Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Aspen Insurance UK Ltd.		
Period of Cover:	From: 01 February 2021	To: 31 January 2022	(Both inclusive)
Business:	Dog walking & dog/cat/small domestic (non DWAA) pet minding. including horses, donkeys & domesticated farm animals Boarding in Insured's own home & house sitting. Pet Taxi (excluding human passengers). Loss of keys/replacement locks £10,000.		

Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	Not Insured
Products Liability	£5,000,000
Employers Liability	Not Insured

Additional Information

The Public Liability cover includes Indemnity to Principal.

No excess applies other than £100 excess in respect of the third party property damage.

Document Sign Off

Signed By:  **Date:** 20/01/2021

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**

Important – Updates to your policy wording

Please note we have made changes to your policy. In this notice, we explain these changes and the reason for them.

Before renewing your policy please make sure that the cover provided meets your needs.

By continuing to insure with us you accept these changes and they will form part of your policy on renewal.

If we have made further changes to your policy there may be other notices that apply, please read these in addition.

We recommend that you keep this notice with your schedule and policy booklet.

Summary of changes

Our update reference: Infectious and Communicable Diseases/Specified Disease/

Prevention of access

1. Infectious and communicable diseases exclusion.

The fundamental concept of general insurance is to collect the premiums of the many in order to pay the claims of the few. As such, the general insurance market is not designed to cover pandemics.

In the same way that you buy insurance, the insurance companies purchase reinsurance to reduce the scale of risk carried, both from large single events (such as fires) and from the impact of numerous claims arising from the same cause and aggregating up to larger total losses (such as from storms or floods). Reinsurance spreads such risks more widely in the insurance market to provide stability and to ensure insurers more easily meet the financial standards imposed by regulators, whilst keeping customers premiums as low as possible.

Following the recent Covid-19 outbreak the reinsurance market has begun to introduce explicit exclusions for pandemics, epidemics and other similar events into the reinsurance agreements they have with insurers to state expressly and emphasise that such events are not covered by reinsurance.

For this reason, we need to mirror such exclusions in your policy to reaffirm that it does not provide any cover for any infectious or communicable diseases, pandemics or epidemics. As noted above, insurance has never been intended to cover such events. Ecclesiastical's policies do not provide cover for losses arising from the occurrence of a pandemic and your current premium has never included any charge for such cover.

Please note that the exclusion only applies to certain applicable sections of the policy and does not apply where the exclusion is not required. Please see the clause for specific details.

2. Specified diseases (and murder, food poisoning, defective sanitation & vermin)

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension that provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of an occurrence of an event at the premises, such as for murder, food poisoning, defective sanitation, vermin and specified diseases (normally limited to only those diseases listed in the policy). Most pandemic or epidemic diseases (including Covid-19) were already not covered by your policy. Following the reinsurance market's introduction of infectious and communicable diseases exclusions, we can no longer provide cover for specified diseases of any sort. If you have this specified diseases extension, we have now removed it, whilst retaining covers related to an occurrence of murder, food poisoning, defective sanitation and vermin at the premises.

3. Prevention of access

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension which operates in scenarios where there is no physical damage and provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of prevention of access (where due to an emergency which could endanger human life or neighbouring property, the actions of the government, police or local authority prevent or hinder access to your premises). In most cases this extension will already exclude cover for infectious diseases.

With the addition of the over-arching infectious or communicable disease exclusion at policy level and the removal of all specified diseases cover, the existing, specific infectious diseases exclusion within the Prevention of access (non-damage) extension is no longer required to exclude cover under this particular extension so this part of the clause has simply been removed.

Please see the clause for your new Prevention of access (non-damage) extension.