

# Your Pet Minding/Dog Walking Insurance policy pack



## Your policy schedule

### Policyholder

Helen Wilson

### Your policy number

CLIV000456PM

### Period of insurance cover

23/08/2024 to 22/08/2025

### Date

23/08/2024

### Business description

Dog walking & dog/cat/small domestic (non DWAA) pet minding including horses, donkeys & domesticated farm animals Boarding in Insured's own home (subject to relevant licence) & house sitting. Pet Taxi (excluding human passengers).

### Reason for issue

New Business

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium.

Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

## What you need to do:

- **Read** this schedule alongside the policy document.
- **Tell us** about any alterations since the start or last renewal of your policy which increase the risk of loss, damage, accident or liability. Failure to do so could result in you not being insured and claims being refused.

The excess is the amount you would have to pay towards any claim. Excesses vary for different parts of your policy and are listed in the detail of your cover below.



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

Cliverton is a trading name of Lycett, Browne-Swinburne and Douglass Limited which is authorised and regulated by the Financial Conduct Authority (FCA No. 3102623).

Registered Office: Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW (No. 706042 England).

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## Your summary of cover and premium

This summary shows which sections and cover apply to you. The full details including limits and excesses follows this summary.

Section	Cover Details	Premium Ex. IPT
<b>Public and Products Liability (Section 1)</b>	Insured	£98.50
<b>Employers' Liability (Section 2)</b>	Not Insured	£0.00
<b>Material Risk</b>		£0.00
Property Damage (Section 3)	Not Insured	
Business Interruption (Section 4)	Not Insured	
Goods in Transit (Section 5)	Not Insured	
Business Money (Section 6)	Not Insured	
Glass (Section 7)	Not Insured	
Specified All Risks (Section 8)	Not Insured	
Deterioration of Refrigerated Stock (Section 10)	Not Insured	
<b>Personal Accident (Section 9)</b>	Not Insured	£0.00
<b>Legal Expenses</b>	Not Insured	£0.00

	<b>Total Premium Due:</b>
Premium Ex. IPT	£98.50
Insurance Premium Tax (IPT ) at 12.00%	£11.82
Administration Fee	£20.00
<b>Total Amount</b>	<b>£130.32</b>

**Insurers:** Underwritten by Certain Underwriters at Lloyd's and other Insurance Companies mentioned below and administered by Cliverton in accordance with the authority granted under binding authority agreements by:

Section:	
Public & Products Liability	Certain Underwriters at Lloyd's (DAA7Q7U240PH)
Employer's Liability	Certain Underwriters at Lloyd's (DAA7Q7U240PH)
Material Risk	Ecclesiastical Insurance
Personal Accident	Ecclesiastical Insurance
Legal Expenses	ARAG PLC

**Signed By:**



**Date:** 23/08/2024

In witness whereof this Certificate has been signed in Norfolk on behalf of **Certain Underwriters at Lloyd's**

## Details of your cover

### Public and Products Liability

Insured

#### Standard Excesses

#### Amount

Public & Products Liability (Property Damage)  
Loss of Keys  
Care, Custody, Control  
Non Negligent

£100  
£25  
£50  
£50

#### Territorial Limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands

#### Description

#### Limit of Indemnity

#### Turnover

Public & Products Liability  
Loss of Keys  
Care, Custody, Control  
Non Negligent

£5,000,000  
£10,000  
£5,000,000  
£5,000,000

£3,000

## Clauses applying to your policy

The following clauses apply to your policy cover.

### ASP2 – Dog Control 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 the following guidelines are strictly adhered to whilst the dog is in **Your** care, custody or control:

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 the following guidelines are strictly adhered to whilst the dog is in **Your** care, custody or control:

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. Micro chipped.
  - iii. Kept on a lead no greater than 1 meter in length and muzzled at all times when in a public place.
- iv. 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

Where **You** provide pet taxi services within the EU and Europe, it is a condition precedent to liability 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 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

**We** will indemnify **You** under this Extension in respect of any amounts which become payable to indemnify **Your** customers as a result of the loss of **Keys** whilst in **Your** care, custody or control, 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**;
  - ii. The consequential loss suffered by **Your** customer arising from:
    - a. their inability to gain access to their premises; 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.
- c) The maximum amount payable by **Us** under this Extension in the aggregate during the **Period of Insurance** shall not exceed GBP10,000.

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

### **ASP12 – Licence Requirements**

It is a condition precedent to liability that you have a valid licence for any business activities that require licencing and a copy of this is kept on **Your** records. In the event of a claim **You** may be asked to provide a copy.

### **ASP26 – Family Extension**

**We** will indemnify **You** in respect of claims arising through accidental **Bodily Injury** or loss of or damage to tangible property as a result of the actions of anyone living with **You** in **Your** permanent place of resident, including but not limited to **Your** spouse, partner, children (aged 16 or above) or parents, as if the accidental **Bodily Injury** or loss of or damage to tangible property 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.

However, this **Policy** does not cover claims made against **You** by anyone living with **You** in your permanent place of resident, including but not limited to **Your** spouse, partner, children (aged 16 or above) or parents, following **Bodily Injury** or loss of or damage to tangible property 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.

### **ASP28 – Care, Custody and Control**

**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, vaccinations or pre-existing conditions; and
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. The excess applying to this extension is £50 each and every claim; and
- b. The animal does not belong to **You**.

### **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 **Bodily Injury** or loss of or damage to tangible property caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Bodily Injury**, or loss of or damage to tangible property 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:

1. **You** only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.
2. 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.
3. **You** maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Your Products**.

However, this **Policy** does not cover losses arising from the sale of feedstuff that is intended for human consumption.

### **ASP57 – Pet/Animal Minding (Excluding Equestrian)**

It is a condition precedent to liability that:

1. no more than:
  - a. 6 cats/dogs; or
  - b. up to 30 small animals/pets
2. are minded in **Your** own home or **Business** premises.
3. no more than 6 pets are walked at any one time and that the owner's written consent must be obtained before pets are exercised off lead.

However, this **Policy** does not cover:

- i) claims arising as a result of horses being ridden or exercised; and
- ii) damage to **Your** or **Your** customer's property where such damage is caused by **Your** customers' animal(s).

### **ASP58 – Homesitting**

This **Policy** is extended to provide indemnity in respect of **Your** legal liability for claims arising as a result of:

1. loss of or damage to tangible property in **Your** care, custody or control. The **Limit of Indemnity** in respect of household buildings, contents or valuables is the Section 1 – Sub-Section A: Public Liability **Limit of Indemnity** stated on the **Schedule**.
2. gardening and light domestic duties ancillary to the principal **Business** of pet sitter/house sitter.

Provided that, it is a condition precedent to liability that:

- a. 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.
- b. The property owner has arranged with their household insurer to extend their policy to cover losses incurred whilst there is a house sitter present.

However, there is no cover under this **Policy** for:

- i) any claim relating to damage to motor vehicles whilst being driven by **You** or whilst in **Your** care, custody or control.

- ii) working from ladders or the use of hired-in plant or equipment.
- iii) cleaning of swimming pools other than in respect of leaf clearance.

### **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, vaccinations or pre-existing conditions; and
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; and
- 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. Unexpected