



15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU  
Tel: 01328 857 921  
Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk) [www.cliverton.co.uk](http://www.cliverton.co.uk)

Sarah Skinner and John Skinner  
t/a Waggy Tails  
Melbourne House  
Ffordd Corwen  
Treuddyn  
Mold  
CH7 4LD

Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk)  
Date: 27 January 2025  
Our Reference: SKSS01PM02

Dear Mrs Skinner & Mr Skinner

Re: Policy No: SKSS01PM02/Sarah Skinner and John Skinner t/a Waggy Tails

Thank you for your instructions to renew your insurance policy with effect from 01 February 2025. 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.

This policy is suitable for those wishing to have Public Liability cover for third party and/or property damage caused whilst undertaking the activities specified on the policy schedule. No cover is operative in respect of your own animals, property or personal injury unless otherwise stated.

**Please note endorsement ASP12 which has been applied to your policy. This endorsement clarifies licensing requirements for your policy, as follows:-**

#### **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.

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.

Yours sincerely

Cliverton Renewals Team

Enclosures

Schedule  
Employers Liability Certificate (if applicable)  
Invoice



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Sarah Skinner  
Melbourne House  
Ffordd Corwen  
Treuddyn  
Mold  
CH7 4LD

**Invoice No:** 448077  
**Date:** 27 January 2025  
**Contact:** Cliverton Team  
**Our Ref:** SKSS01PM02

**Paid Invoice**

**Insured:** Sarah Skinner and John Skinner t/a Waggy Tails  
**Type of Insurance:** Pet Minding  
**Insurer:** Certain U'writers at Lloyds  
**Policy Number:** SKSS01PM02  
**Transaction Type:** Renewal  
**Effective Date:** 01/02/2025

	<b><u>GBP</u></b>
Premium:	£103.43
IPT 12.0% (UK Tax Authorities):	£12.41
Administration Fee:	£25.00
<b>Total Paid:</b>	<b>£140.84</b>

Account Name: **Lycetts**  
IBAN: GB32BARC20594220901555  
For any account queries please email [accounts@cliverton.co.uk](mailto:accounts@cliverton.co.uk)



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

Tel: 01328 857 921  
Fax: 01328 857 959  
Email: info@cliverton.co.uk



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## SCHEDULE AND CERTIFICATE OF INSURANCE

<b>Insured Name:</b>	Sarah Skinner and John Skinner t/a Waggy Tails		
<b>Address:</b>	Melbourne House, Ffordd Corwen, Treuddyn, Mold, CH7 4LD		
<b>Risk Address(s):</b>	Within the United Kingdom		
<b>Policy Number:</b>	SKSS01PM02	<b>Reason for Issue</b>	Renewal
<b>Period of Cover:</b>	<b>From:</b> 01 February 2025	<b>To:</b> 31 January 2026	(Both inclusive)
<b>Policy Form:</b>	EIO CTN CC3 (11/16)		
<b>Business(s):</b>	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	£103.43
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

<b>Premium Due:</b>	
<b>Premium Ex IPT</b>	<b>£103.43</b>
<b>Insurance Premium Tax (IPT)</b>	<b>£12.41</b>
<b>Cliverton Fee</b>	<b>£25.00</b>
<b>Total Amount</b>	<b>£140.84</b>

**Security:** Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by:  
Section 1 and 2 Certain U'writers at Lloyds (DAA7Q7U240PH)  
Section 3 to 10 Ecclesiastical Insurance

### Document Sign Off

**Signed By:**

**Date:**

27/01/2025

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



**Policy Number:** SKSS01PM02  
**Date:** 27 January 2025

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

## Excesses

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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 £100 each and every claim

P.I EXTENSION Nil

**Section 2** Nil

## Sections of Cover Insured

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### Section 1 – Public and Products Liability

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#### Risk Address: All Locations

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#### Limits of Indemnity

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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	
Loss of Keys/Replacement Locks	£10,000	

#### Based On:

Based on a Turnover of: £1,000

# Clause Full Wording

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**Clauses starting ASP are applicable to Sections 1 & 2**  
**Clauses starting CC and EIO are applicable to Sections 3 to 10**

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## 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. Micro chipped.
  - iii. Kept on a lead not 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

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

**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.

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:

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 customer's animal(s)

#### **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, 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:
- This extension is not dependent on legal liability.
  - The excess applying to this extension is £100 each and every claim.
  - 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.

### **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.

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

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

- 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;
- 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
- 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:

- The excess applying to this extension is £100 each and every claim; and
- The animal does not belong to **You**.



**Policy Number:** SKSS01PM02  
**Date:** 27 January 2025

**Account Executive:** Cliverton Team  
**Email:** [info@cliverton.co.uk](mailto:info@cliverton.co.uk)

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## CERTIFICATE OF COVER

We act as insurance brokers to:

<b>Insured Name:</b>	Sarah Skinner and John Skinner t/a Waggy Tails
<b>Address:</b>	Melbourne House, Ffordd Corwen, Treuddyn, Mold, CH7 4LD
<b>Policy Number:</b>	SKSS01PM02
<b>Security:</b>	Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Certain Underwriters at Lloyd's.
<b>Period of Cover:</b>	<b>From:</b> 01 February 2025 <b>To:</b> 31 January 2026      (Both inclusive)
<b>Business:</b>	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.

### Document Sign Off

**Signed By:**

**Date:**

27/01/2025

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