



Policy Summary

PET BUSINESS PROTECTION POLICY

The following summary does not contain the full terms and conditions of the insurance contract. These can be found in the Commercial Combined policy of insurance (which includes any endorsement and/or memoranda). This summary does not form part of or constitute the contract of insurance. You are recommended to carefully read the policy and familiarise yourself with all policy exclusions and conditions as they may affect the outcome of any claim. You should take advice from your intermediary if you do not understand any of the provisions or their affect or interpretation. If there is any inconsistency between this summary and the policy, the policy will prevail.

The policy is underwritten by Amlin UK Limited (a service company wholly owned by Amlin Underwriting Limited) exclusively on behalf of Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited.

This is an Employers', Public and Products Liability, All Risks, Vets Fees, Personal Accident and Professional Indemnity insurance contract. These sections are only effective where shown as such in your annual schedule of cover.

Main Features and Benefits

Section 1 – Trade All Risks

Laptops/computers etc.

"All risks" cover is provided for UK only.

Glass Breakage – Limit of £2,000 (Where applicable)

Section 2 – Personal Accident

This policy provides personal accident cover as below. Cover is restricted to working hours only and excludes sickness.

Accidental death	£10,000
Permanent total loss of sight of one or both eyes	£10,000
Permanent total loss of use of one or more limbs	£10,000
Permanent total disablement	£10,000
Temporary total disablement - per week	£100 (max 104 weeks, excluding the first 7 days)

Section 3 – Employers Liability

This policy provides coverage against your legal liability in respect of injury to your employees in the course of their employment.

Limit of Liability £10,000,000

(The limit of indemnity for terrorism or asbestos-related incidents is £5,000,000).

Section 4 - Public Liability

Limit of Liability £3,000,000

Option to increase to £5,000,000 Limit of Indemnity for an additional premium.

- I. Cover includes legal liability for animals in your care, custody or control, for an amount not exceeding £15,000 per animal.
- II. Cover includes animals escaping whilst being transported by yourself or your staff, cover for loss of the animal from theft or straying limited to £1,500 per animal and cover for advertising and reward following theft or loss limited to £350 per animal.

- III. Cover excludes all liability arising under the Sale of Goods Act 1979, Supply of Goods & Services Act 1982, Sale & Supply of Goods Act 1994, of the Sale & Supply of Goods to Consumers Regulations 2002, and any subsequent legislation in respect of the breeding, sale or supply of any kittens, puppies or any other animal.
- IV. In addition to the basic cover, this section can be extended to include associated trading activities such as microchipping, attendance at animal shows, pet taxi, horse sitting and non-negligent cover for pet business.
- V. Cover includes the cost of replacement or alteration of keys or locks and the cost of appropriate additional temporary protection of premises following the loss of keys entrusted to you or your employees by any client, up to £10,000 in any one period of insurance.
- VI. Cover for greyhound trainers excluding care, custody and control.
- VII. Cover for member to member cover extension for Dog Clubs only.

Section 5 - Vets Fees

<u>Cover</u>	<u>Limit of liability</u>
Vets fees for injury or illness to animals in your care, excluding breeding vaccinations and pre-existing conditions	£1,500 each animal.
Death from injury or illness	£1,500 each animal.
Reimbursement of fees following death or loss	£350 each animal.

In respect of these additional covers.

1. The maximum aggregate amount payable for claims in respect of the above additional covers is unlimited.
2. The cover for vet's fees extends to include illness commencing within 72 hours of leaving the kennel.
3. Vets fees can be paid for a period of up to 3 months for conditions arising whilst in kennels (subject to the policy limits mentioned above).
4. The cover excludes distemper, hepatitis, leptospirosis, parvovirus, feline infectious enteritis, feline leukaemia or cat flu unless previously appropriately vaccinated.

Section 6 – Professional Indemnity

This policy provides professional indemnity cover as below.

- i) Indemnity is provided to the Insured, any employee, partner or director (current or previous).
- ii) Aggregate limit of indemnity is £350,000 including costs and expenses.
- iii) Cover can include dishonesty of employees, loss of documents, libel and slander, and intellectual property rights.

Section 7 – Loss of Money

This policy cover Loss of Money up to a limit of £250 any one loss from

1. your premises outside of business hours.
2. the private home of authorised employees or principals.
3. money from locked safe outside of business hours.
4. money other loss of money.

Excess

- Public Liability, Vet's Fees and Employers' Liability and Money are not subject to any excess (other than an excess of £100 in respect of damage to third party property).
- Tools/Mobiles/Laptops excess is £100.
- Care, custody and control excess is £50.
- Non-Negligent PL £50.
- Professional Indemnity excess is £200.

Significant Exclusions and Limitations

There are various exclusions within the policy including General Conditions, and Exclusions. Breach of such conditions may mean that you will not be entitled to claim under the policy

Duration

The period covered by this policy is, unless otherwise stated, 12 months from the date agreed with insurers and to be shown in the policy.

Your right to cancel

Please advise Pet Business Insurance Ltd in writing if you wish to cancel the policy. Any return premium will be at the discretion of the insurer.

Notification of New claims

To notify us of a new claim please either contact Pet Business Insurance Ltd or follow the steps below.

- a. Check the policy and schedule to ensure that you are covered.
- b. Check the Claims conditions under the relevant section(s) of the policy.
- c. Call our dedicated claims line 01245 396677 to notify the insurer of your claim.

If you are dissatisfied with the way in which a claim or any other matter has been dealt with, please refer to our Complaints Procedure.

Complaints Procedure

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint, you should, in the first instance, contact either Pet Business Insurance Ltd or the Amlin UK Complaints Reporting Officer. Their addresses are

Pet Business Insurance Ltd, Plumton Hall, Whepstead, Bury St Edmunds, Suffolk, IP29 4SU
Amlin UK Limited, Amlin House, Parkway, Chelmsford, Essex, CM2 0UR

In the event that you remain dissatisfied you can refer the matter at any time to the Policyholder & Market Assistance team at Lloyd's. Their address is

Policyholder & Market Assistance, Lloyd's, One Lime Street, London EC3M 7HA
Telephone: 020 7327 5693 Fax No: 020 7327 5225 Email: Complaints@Lloyds.com

Complaints that they cannot resolve may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Details about the regulator

Amlin UK is a trading name of Amlin UK Limited which is wholly owned by and an Appointed Representative of Amlin Underwriting Limited.

Amlin Underwriting Limited is authorised and regulated by the Financial Services Authority register number 204918. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/fsaregister or by contacting the FSA on 0845 606 1234.

Compensation Arrangements

Amlin Underwriting Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if either company cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk>, telephone **0207 892 7300**.

Data Protection

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where law requires us. As part of the FSA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to other insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address

Disclosure

Your insurance is based upon the information provided to Amlin UK Limited and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurers' decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Law applicable to this insurance

Unless agreed otherwise we will apply English Law.