

Schedule

Pet business insurance



Protectivity Insurance, Belmont House, High Street, Lane End,
High Wycombe, Bucks, HP14 3ER. Tel: 01494 887909

Date of issue:
29/06/2016

Barbara Munro

7 Cypress Grove
Dunfermline
Fife
KY11 8AF
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	444900014312		
Binding Authority:	This insurance is written under contract number SC3342016377		
Wording:	CAN-A 0315 - WORDING - SCD / CSL-A 0315 - KEY FACTS - CSD		
Insured:	Dog Walking Dunfermline		
Equipment Address:	7 Cypress Grove Dunfermline Fife KY11 8AF United Kingdom		
Business:	Dog Walking		
Period of Insurance:	From:	29/06/2016	To: 28/06/2017
	Both dates inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that the cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the insurer and the insured .		
Covered Jurisdictions:	United Kingdom		

Liability Section		
Public Liability Sub-Section	Included	
Limit of Indemnity	£5,000,000.00	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£250,000	any one Occurrence and in the aggregate in respect of Cyber
Excess:	£100.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Product Liability Sub-Section:	Included	
Limit of Indemnity:	£5,000,000.00	any one Occurrence and in the aggregate
Excess:	£100.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Employers Liability Sub-Section	Not Included	

Limit of indemnity	Nil	any one Occurrence
	Subject to the following sub-limits with shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence in respect of Terrorism
	Nil	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Not Included	
Limit of Indemnity:	Nil	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence and in the aggregate in respect of Breach of Confidentiality
	Nil	any one Occurrence and in the aggregate in respect of Breach of Copyright
	Nil	any one Occurrence and in the aggregate in respect of Libel and Slander
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Retroactive Date:	29/06/2016	

Material Damage Section					
Sports & Business Equipment:	Included				
Sum Insured:	£250.00	Item Limit:	£250.00	Excess:	£75.00

Premium		
Initial Purchase	£95.00	Including 9.50% Insurance Premium Tax
Premium Breakdown		
Public & Products Liability	£95.00	Including 9.50% Insurance Premium Tax
Employers Liability	£0.00	Including 9.50% Insurance Premium Tax
Professional Indemnity	£0.00	Including 9.50% Insurance Premium Tax
Material Damage	£0.00	Including 9.50% Insurance Premium Tax

Notification of Claims and Circumstances	
To:	Claims Department Catlin Insurance Company (UK) Ltd. 20 Gracechurch Street London EC3V 0BG Email: james.good@xlcatlin.com

Endorsements	
Extensions Cover under all individual policy Sub-Sections is subject to the following additional conditions:	Keys / Alarms - care, custody or control Under the Public Liability Sub-Section, cover is extended to include liability for Damage to keys for premises temporarily occupied by the Insured or any Employee of the Insured for work therein , and the resulting fees and expenses incurred relating to : (a) replacing keys and locks; (b) error in setting or re-setting intruder alarms; (c) temporary protection required in relation to (a) or (b) above.

The Insurer's liability under this extension shall be limited to £10,000 in total during the Period of Insurance.

Animals - care, custody or control

Under the Public Liability Sub-Section, cover is extended to include liability for accidental death, bodily injury, illness or disease of or to any animal in the care, custody or control of the Insured or of any Employee of the Insured.

The Insurer's liability under this extension shall be limited to £25,000 any one animal in respect of any one Occurrence.

This extension does not apply to or include cover for or arising out of or relating to:

- (a) the Insured's own animals;
- (b) any breach of professional duty;
- (c) any animal with a pre-existing physical or medical defect, disability or condition.

The Excess under this extension shall be £50 each Claim.

Animals – Pet Businesses non-negligent

Under the Public Liability Sub-Section, cover is extended to include liability for accidental death, bodily injury, illness or disease or loss (for a period of seven (7) days or longer) of or to any animal in the care, custody or control of the Insured or of any Employee of the Insured, provided the liability did not arise out of breeding activities, vaccinations or any pre-existing health condition.

The Insurer's liability under this extension shall be limited to £25,000 any one animal in respect of any one Occurrence.

This extension does not apply to or include cover for or arising out of or relating to the Insured's own animals.

Additional Exclusions

Cover under all individual policy Sections is subject to the following additional exclusions.

This policy does not apply to or include cover for or arising out of or relating to:

Dogs

animals classified under the Dangerous Dogs Act 1991 or any subsequent legislation, or cross breeds involving any such animal.

Additional Conditions

Subject to all other terms and conditions of this policy, cover is extended as follows:

[none]

Authorisation

Signed by:



Paul Jardine
Director
Catlin Insurance Company (UK) Ltd.

Date:

29/06/2016