



Policy Summary

BOARDING KENNELS AND CATTERIES

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 Insurance Services (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, Theft, Property Damage and Personal Accident insurance contract. These sections are only effective where shown as such in your annual schedule of cover.

Main Features and Benefits

1. Combined Liability

We are able to arrange cover for buildings, contents, tools, equipment, stock and other property used in association with your business. Business interruption cover is available, in order to protect your income following damage by an insured peril. Please let us know your requirements

	<u>Limit of Liability</u>
a. Employer's Liability	£10,000,000
b. Public/Products Liability	£2,000,000
(i)	cover includes legal liability for animals in your care, custody or control, if a boarded animal is injured, lost, falls ill or dies for an amount not exceeding £5,000 per animal.
(ii)	cover includes animals escaping whilst being transported by yourself or your staff.
(iii)	cover excludes liability arising from breeding or sale or supply of cats or dogs.
(iv)	the Public Liability limit can be increased at additional premium. In addition to the basic cover, the Public and Products Liability section can be extended to include associated trading activities such as pet grooming, training and retail sales of pet equipment.
(v)	The limit of indemnity under Employers' liability for terrorism or asbestos-related incidents is £5,000,000

Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd (Reg. No. 706042 England) who are authorised and regulated by the Financial Services Authority.

2. Property Damage Cover

This policy provides coverage as follows:

Property covered

Buildings
Contents
Machinery/Implements
Small Tools
Stock/Bedding/Feedstuffs

Perils

Fire, lightning, earthquake, aircraft, explosion, storm, falling trees, impact, malicious damage, theft, burst pipes

Portacabins

Fire, lightning, earthquake, aircraft, explosion

Trailers

Fire, lightning, earthquake, aircraft, explosion, falling trees, impact, malicious damage, theft, burst pipes (cover is restricted to whilst on your own premises)

Tools of trade away from home

"All risks"

Hydrotherapy pools, jets, hoists

"All risks"

Plus additional covers (not dependent on legal liability)

Cover

Vets fees for injury or illness to animals in your care, excluding breeding vaccinations and pre-existing conditions

Limit of liability

£1,250 each animal

Death from injury or illness

£1,250 each animal

Loss from theft or straying

£1,250 each animal

Advertising and reward following theft or loss

£300 each animal

Reimbursement of fees following death or loss

£300 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 vets 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.
5. The Excess does not apply.

3. Business Interruption

This policy provides coverage against the following perils:

Fire, lightning, earthquake, aircraft, explosion, storm, falling trees, impact, malicious damage, theft and burst pipes.

12 months indemnity period

4. Money

This policy provides coverage against loss of or damage to Money

5. Laptops/computers

"All risks" cover is provided

6. Shop and commercial glass

Cover is automatically part of Property coverage on an "All risks" basis

7. 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)

The above is a summary of the most common cover arranged on the policy. Further extensions are available. See the policy, schedule and endorsements for full details of the cover arranged on your behalf.

Excess

Public Liability, custodial liability, vet fee, Employers' Liability and business interruption are not subject to any excess (other than an excess of £250 in respect of damage to third party property).

The Material Damage excess is £100 other than buildings (£250 excess).

Glass and money excess is £100.

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 Cliverton 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 Cliverton or follow the steps below:

- Check the policy and schedule to ensure that you are covered.
- Check the Claims conditions under the relevant section(s) of the policy.
- Call our dedicated claims line 01245 396339 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 Cliverton or the Customer Service Manager of Amlin Insurance Services. Their addresses are

Cliverton, Tittleshall, Kings Lynn, Norfolk PE32 2RQ

Amlin Insurance Services, Amlin House, Parkway, Chelmsford, Essex, CM2 0UR

In the event that you remain dissatisfied you can refer the matter at any time to the Complaints Department at Lloyd's. Their address is:

Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: 020 7327 5693 Fax No: 020 7327 5225 Email: Complaints@Lloyds.com

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

Financial Services Compensation Scheme (Fscs)

In the event that your insurer is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full. For the remainder of any claim or unused premium, compensation is made to 90% of its value.

More information regarding this scheme can be found on www.fscs.org.uk Telephone **0207 892 7300**.

Details about the regulator

Amlin Insurance Services is a trading name of Amlin Insurance Services 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/register 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/>

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 Insurance Services 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.