

## Policy Summary

### Commercial Combined Insurance

This is a summary of your policy and gives you important information about the cover provided. It does not contain the full terms and conditions of the cover, which can be found in the policy document.

This summary does not form part of or constitute the contract of insurance. You are recommended to read the policy document and schedule carefully and familiarise yourself with all policy exclusions and conditions as they may affect the outcome of any claim. The insurance quotation and policy schedule will show which sections are operative and provide cover to you and the sums insured you have selected and the indemnity limits that apply.

You should contact us if you do not understand any of the provisions or their effect or interpretation. If there is any inconsistency between this summary and the policy document, the policy document will prevail.

#### Who is Cliverton?

Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd which is authorised and regulated by the Financial Conduct Authority. The head office address of Lycett, Browne-Swinburne & Douglass Ltd is Milburn House, Dean Street, Newcastle-upon-Tyne, NE1 1PP.

Cliverton have issued this policy to you under the authority granted to them and Cliverton are responsible for administering the insurance policy.

You should contact Cliverton in the first instance using the contact details provided for any queries you may have.

#### Who are your Insurers?

In respect of Sections 1 and 2 of this Policy, the insurer is Certain underwriters at Lloyd's UMR: B6067DAA7Q7U220PH and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm reference number is 478192.

In respect of Sections 3 to 10 of this Policy the insurer is Ecclesiastical Insurance Office plc. Ecclesiastical Insurance Office plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm reference number is 113648.

You may check the FCA register by visiting the FCA website <https://register.fca.org.uk> or by contacting the FCA on free phone number 0800 111 6768.

#### Type of Insurance

This policy is aimed at animal related industries, pets and animal trades, including dog walking and pet minding, pet groomers and microchippers, pet trainers and behaviourists, and, kennels and catteries trading in the UK. Sections 1 and 2 of the policy provide Public, Products and Employers Liability insurance, together with Professional Indemnity insurance, and Sections 3 to 10 cover Property Damage, Business Interruption, Goods in Transit, Money, Glass, Specified All Risks, Personal Accident and Refrigerated Stock, where stated in your policy schedule.

#### Policy Duration

The duration of the policy is 12 months from the cover inception date unless otherwise detailed in your policy schedule.

#### Law Applicable

The law applicable to this policy is that of England and by purchasing this policy you have agreed to this.

#### Cancellation

If this cover does not meet with your requirements you can cancel your policy by returning your policy documents and any Employers Liability certificate within 14 days of receipt and provided there have been no claims or incidents which will give rise to a claim we will refund your premium in full.

This right does not apply to any renewal of this policy.

### **Fair Presentation of Risk**

In deciding to accept this **Policy** and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this **Policy** as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect your **Policy** and any claim. For example, we may:

1. treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
2. amend the terms of **Your Policy**. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
3. reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
4. cancel your policy in accordance with the Cancellation condition below.

**We** or **Your** insurance broker will write to **You** if **We**:

1. intend to treat **Your Policy** as if it never existed; or
2. need to amend the terms of **Your Policy**.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** or **Your** broker as soon as practicable.

### **How to make a Claim**

In the event that you have to register a claim please contact:

Cliverton

15-17 Norwich Road Fakenham

Norfolk NR21 8AU

Telephone: **01328 857921**

This number can be used by anyone wishing to report a claim to your insurer. Please have your policy number to hand when calling.

### **Complaints Procedure**

#### **In relation to Sections 1 and 2**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter to either Cliverton or the Complaints team at Lloyd's.

you may refer a complaint to us at any time in one of the following formats:

- By telephone: 01328 857921
- By email: [complaints@lycetts.co.uk](mailto:complaints@lycetts.co.uk)
- In writing: Cliverton, 15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU

The address of the Complaints team at Lloyd's is:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

### **In relation to Sections 3 to 10**

If you are unhappy with our products or services, please contact us as soon as possible; You can complain in writing or verbally at any time to:

Cliverton  
15-17 Norwich Road Fakenham  
Norfolk NR21 8AU  
Tel: 01328 857921

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service Exchange Tower  
London E14 9SR  
Tel: 0800 0 234 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme**

As members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full.

Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

### Section 1, Sub-Section A – Public Liability

| Features & Benefits   | Significant Exclusions or Limitations  |
|---|--|
| <p>Protection against your legal liability for third party bodily injury or damage to third party property including obstruction, trespass or nuisance and wrongful arrest arising in connection with the business up to the limit of indemnity stated in your schedule in respect of any one incident.</p> <p>Cover extends to include:</p> <ul style="list-style-type: none"> <li>➤ Legal costs and expenses in defending proceedings brought under all relevant Health and Safety legislation</li> <li>➤ Compensation for Court Attendance as a witness in connection with any claim under this section</li> <li>➤ Defective Premises Act Liability</li> <li>➤ Personal liability of employees, directors or partners whilst they are overseas on your business</li> <li>➤ Employees and visitors personal belongings</li> <li>➤ Contingent Motor Liability arising out of the use of any vehicle not owned by you within the UK</li> <li>➤ Animals in your care, custody or control up to the limit shown on your policy schedule.</li> </ul> | <p><b>Please refer to the Public and Products Liability Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ Cover for acts of Terrorism</li> <li>➤ Loss or damage to property in your care, custody or control or products supplied, other than loss of or damage to animals in your care, custody or control.</li> <li>➤ Fines penalties or liquidated or punitive damages</li> <li>➤ Cover for any design formula and advice provided by you for a fee or in circumstances where a fee would normally be charged</li> <li>➤ Injury to any Employee</li> <li>➤ Ownership possession or control of any craft designed to travel in on or through water air or space</li> <li>➤ The exposure to, inhalation or ingestion of, fears of the consequences of exposure to or inhalation of, costs or expenses directly or indirectly incurred investigating, repairing, removing, replacing, disposing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos.</li> <li>➤ Pollution &amp; Contamination unless caused by a sudden identifiable unintended and unexpected incident</li> <li>➤ Territorial limits exclude USA and Canada unless specifically extended</li> <li>➤ Work in or on or travel to and from any offshore installation or support vessel</li> <li>➤ The first part of any claim – your excess</li> </ul> |

### Section 1, Sub-Section B – Products Liability

| Features & Benefits  | Significant Exclusions or Limitations  |
|--|--|
| <p><b>Products Liability</b></p> <p>Protection against your legal liability for compensation costs and expenses following injury or damage by goods that you have sold, supplied, repaired, tested or delivered in connection with the business up to the limit of indemnity stated in your schedule and in the aggregate in any one period of insurance</p> <p>Cover extends to include</p> <ul style="list-style-type: none"> <li>➤ Legal costs and expenses in defending proceedings brought under consumer protection legislation</li> </ul> | <p><b>Please refer to the Public and Products Liability Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ Fines penalties or liquidated or punitive damages</li> <li>➤ Cover for any design formula and advice provided by you for a fee or in circumstances where a fee would normally be charged</li> <li>➤ Products supplied installed or incorporated in any craft designed to travel in or through water air or space</li> <li>➤ Guaranteeing the performance of any Products</li> <li>➤ Products knowingly supplied by you to the USA and Canada</li> <li>➤ Pollution &amp; Contamination unless caused by a sudden identifiable unintended and unexpected incident</li> <li>➤ The total aggregate limit in respect of all losses in any one period of insurance is limited to the indemnity limit stated in your policy schedule</li> <li>➤ The first part of any claim – your excess</li> </ul> |

### Section 1, Optional Extension – Professional Indemnity

| Features & Benefits  | Significant Exclusions or Limitations  |
|--|--|
| <p>Protection for you or any of your employees against all sums which you become legally liable to pay as damages in respect of claims made and notified during the policy period for breach of professional duty by reason of negligence error or omission provided that the limit of indemnity shall not exceed the amount stated in the schedule.</p> | <p><b>Please refer to the Professional Indemnity endorsement attached to your policy schedule</b></p> <ul style="list-style-type: none"> <li>➤ claims involving allegations of libel or slander</li> <li>➤ claims made against You outside the Territorial Limits of this Policy</li> <li>➤ claims arising out of circumstances known to You or Your Employees prior to inception of this Policy</li> <li>➤ claims made by a Partner or Director of You or any other financially interested party in the Business</li> <li>➤ wilful dishonest or fraudulent acts committed by You or Your Employees that may give rise to a claim under this Policy</li> <li>➤ errors omissions or neglect in treatment administered by You or Your Employees</li> </ul> |

### Section 2 – Employers Liability

| Features & Benefits  | Significant Exclusions or Limitations   |
|--|---|
| <p>Protection against your legal liability for bodily injury to your employees up to a limit of £10,000,000 including costs and expenses.</p> <p>Cover includes</p> <ul style="list-style-type: none"> <li>➤ Legal costs and expenses in defending proceedings brought under Health and Safety at Work legislation</li> <li>➤ Unsatisfied Court Judgements in favour of employees injured in your employment by third parties</li> <li>➤ Compensation for Court Attendance as a witness in connection with any claim under this section</li> </ul> | <p><b>Please refer to the Employers Liability Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ Cover for acts of Terrorism is limited to £5,000,000</li> <li>➤ Any liability for which compulsory motor insurance is required</li> <li>➤ Work in on or travelling to or from any offshore installation</li> </ul> |

### Section 3 – Property Damage

| Features & Benefits  | Significant Exclusions or Limitations   |
|--|---|
| <p>Insurance for buildings, fixtures, fittings, tenant's improvements, stock, contents, tools and equipment, up to the sum insured shown in your schedule.</p> <p>Cover is provided on a fire and specified contingencies basis. For buildings fixtures, fittings and tenants improvements, the insured perils are</p> <ul style="list-style-type: none"> <li>➤ Fire, lightning, storm, falling trees, flood, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft</li> </ul> <p>In respect of stock, contents, tools and equipment, the insured perils are</p> <ul style="list-style-type: none"> <li>➤ Fire, lightning, impact, explosion, aircraft, malicious damage, earthquake, theft</li> </ul> | <p><b>Please refer to the Property Damage Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ Destruction or damage due to:<br/>Subsidence, heave or landslip<br/>Changes in the level of the water table<br/>Accidental damage (unless shown as insured in your schedule)</li> <li>➤ The first part of any claim (your excess)</li> </ul> |

#### Section 4 – Business Interruption

| Features & Benefits   | Significant Exclusions or Limitations   |
|---|---|
| Interruption to your business following an insured loss under Section 3 – Property Damage, which results in reduced revenue and increased operating costs | <p><b>Please refer to the Business Interruption Section of the Policy booklet</b></p> <ul style="list-style-type: none"><li>➤ Cover is conditional on insurance covering the material property resulting in loss of revenue</li></ul> |

#### Section 5 – Goods in Transit

| Features & Benefits   | Significant Exclusions or Limitations   |
|---|---|
| Accidental loss or damage to goods you own or are responsible for whilst in transit by road, water or air anywhere within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland | <p><b>Please refer to the Goods in Transit Section of the Policy booklet</b></p> <ul style="list-style-type: none"><li>➤ Explosives</li><li>➤ Money</li><li>➤ Property carried for hire or reward</li><li>➤ Defective or inadequate packing</li><li>➤ The first part of any claim (your excess)</li></ul> |

#### Section 6 – Business Money

| Features & Benefits   | Significant Exclusions or Limitations   |
|---|---|
| <p>Loss of money belonging to your business or for which it is responsible, up to the limits stated in your schedule.</p> <p>Cover includes compensation for bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.</p> | <p><b>Please refer to the Business Money Section of the Policy booklet</b></p> <ul style="list-style-type: none"><li>➤ Shortages due to clerical or accounting errors</li><li>➤ Losses due to the fraud or dishonesty of an employee not discovered within seven working days</li><li>➤ Losses arising outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man</li><li>➤ Loss from unattended vehicles</li><li>➤ The first part of any claim (your excess)</li></ul> |

#### Section 7 – Glass

| Features & Benefits   | Significant Exclusions or Limitations   |
|---|---|
| Accidental breakage of fixed glass and lettering, foil and security fittings up to £1,000 any one claim | <p><b>Please refer to the Glass Section of the Policy booklet</b></p> <ul style="list-style-type: none"><li>➤ Scratching</li><li>➤ Wear and tear or gradual deterioration</li><li>➤ Damage when the premises are unoccupied</li><li>➤ Damage during removal or installation</li><li>➤ The first part of any claim (your excess)</li></ul> |

#### Section 8 – Specified All Risks

| Features & Benefits  | Significant Exclusions or Limitations   |
|--|---|
| Accidental loss or damage to business equipment such as tools at your premises or anywhere in the UK | <p><b>Please refer to the Specified All Risks Section of the Policy booklet</b></p> <ul style="list-style-type: none"><li>➤ Any loss arising from wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</li><li>➤ Theft from unattended vehicles</li><li>➤ Losses caused by mechanical or electrical breakdown</li><li>➤ The first part of any claim (your excess)</li></ul> |

**Section 9 – Personal Accident**

| Features & Benefits  | Significant Exclusions or Limitations   |
|--|---|
| <p>Cover for you, your directors, partners and employees against accidental bodily injury. You can choose to protect on a named or unnamed persons basis.</p> <p>Cover against accidental bodily injury</p> <ul style="list-style-type: none"> <li>➤ Death, loss of limb(s), eye(s)</li> <li>➤ Permanent total disablement from usual occupation</li> <li>➤ Temporary total disablement from usual occupation</li> <li>➤ Temporary Partial disablement.</li> </ul> <p>Cover is provided during the course of any occupation agreed by us.</p> <p>Cover includes medical and surgery expenses up to 15% of weekly compensation.</p> | <p><b>Please refer to the Personal Accident Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ Harm by nuclear, chemical, biological and radiological means</li> <li>➤ Sickness, disease or any gradually operating cause</li> <li>➤ Suicide, attempted suicide or intentionally inflicting self injury</li> <li>➤ Flying except while travelling in an aircraft of a recognised airline as a passenger</li> <li>➤ Accidents caused through participation in certain hazardous activities</li> <li>➤ The effects of alcohol or drugs or any treatment for drug addiction</li> <li>➤ The persons own criminal act</li> <li>➤ The person being in a state of insanity</li> <li>➤ The person being a member of the armed forces (or reserve forces)</li> <li>➤ In respect of temporary disablement, the first part of any claim (your excess)</li> </ul> |

**Section 10 – Deterioration of refrigerated stock**

| Features & Benefits  | Significant Exclusions or Limitations   |
|--|---|
| <p>Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply.</p> | <p><b>Please refer to the Deterioration of refrigerated stock Section of the Policy booklet</b></p> <ul style="list-style-type: none"> <li>➤ The deliberate act of any electricity or gas supply authority to withhold or restrict supply.</li> <li>➤ Failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority.</li> <li>➤ The first part of any claim (your excess)</li> </ul> |

**General Policy Exclusions**

| Features & Benefits | Significant Exclusions or Limitations  |
|---------------------|--|
|                     | <p><b>Please refer to the General Exclusions in the Policy booklet</b></p> <p>The policy excludes loss, damage, injury or liability arising from or relating to</p> <ul style="list-style-type: none"> <li>➤ Sonic Bangs</li> <li>➤ Radio Contamination, Nuclear Risks</li> <li>➤ War, Government Action</li> <li>➤ Terrorism (The property sections of the policy may be extended to include Terrorism cover for an additional premium)</li> <li>➤ <del>Civil Commotion in Northern Ireland</del></li> <li>➤ Failure of computers or other equipment to recognise any date correctly</li> <li>➤ Loss of Data resulting from damage to any Computer or Electronic Equipment or Data Storage Materials</li> <li>➤ Computer Hardware or software, Data or Data Storage Materials or other Electronic Equipment damaged by programming or operator error, virus or similar mechanism, malicious persons, hacking, denial of service attack</li> </ul> <p style="border: 1px dashed black; padding: 2px; display: inline-block;">Cyber-related risks</p> |