



right for your insurance

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU

Tel: 01328 857 921 Fax: 01328 857 959

Email: info@cliverton.co.uk www.cliverton.co.uk

Lorna Anderson and James Anderson
Dogs--on--tour
10 Ryland
Pitmedden
Aberdeenshire
AB41 7GD

ATTENTION OF : Mrs Anderson & Mr Anderso

12th August 2017

PAID INVOICE

Account No Reference	245767/CWB M1783765/175673
Policyholder	Lorna Anderson and James Anderson Dogs--on--tour
Type of Policy	Combined Liability
Policy Number	M1783765
Insurance Period	12 Months From 18 August 2017
Premium	91.32
Insurance Premium Tax	10.96
Administration	15.00
AMOUNT DUE	£ 117.28



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 Douglas Limited which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Milburn House, Dean Street, Newcastle Upon Tyne, NE1 1PP (No. 706042 England).



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12th August 2017

Dear Mrs Anderson & Mr Anderso

Thank you for your instructions to arrange your new insurance policy with effect from 18th August 2017 I have pleasure in enclosing

- Your annual schedule and certificate of insurance
- Your policy document
- Our invoice for the annual premium which is for your accounting purposes.

The schedule is based on the most recent information available to us. Please read it carefully, and if you have any query concerning any aspects do please be in touch.

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.
- If you receive a Claim Notification Form, from the claimant's solicitor relating to an Employers' or Public Liability claim, we have enclosed guidelines as to how you should respond, including the importance of doing this within the stated timescales.
- 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.

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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. In certain cases we also charge a fee for the annual administration of your policy, and if this applies to you, this will be shown separately on your premium invoice.



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I trust that the above is in accordance with your requirements. If you wish to discuss any aspect, please be in touch with me, and in the meantime, thank you for placing this business through Cliverton.

Yours sincerely

Victoria Amphlett

Tel 01328 857921
Fax 01328 857959
email info@cliverton.co.uk

CLIVERTON

15-17 Norwich Road
Fakenham
Norfolk NR21 8AU

STATEMENT OF FACT

Your insurance policy is arranged on the basis of information that you have provided to us.

The information that you have given is

Your name

Your address

Postcode

Your trading name/company name
(if applicable)

Your principal trade is

Your date of birth

Policy start date

Public Liability

Selected limit of indemnity

Your declared turnover (gross income)

Do you require professional indemnity insurance?

Do you require cover for additional promotional events?

Employer's Liability

Do you require employer's liability insurance?

Property Damage

Would you like insurance for up to £5,000 of tools
equipment?

General undertakings

You agree that you have read and understood

- The Policy Summary (Key Facts sheet)
- our Terms of Business
- the endorsements which apply to your policy

Declaration

No Insurer, in respect of any of the risks to which this statement refers, has declined to insure you, cancelled or refused to renew your insurance or imposed special terms.

There have been no losses suffered, whether or not claimed for, during the last three years, in respect of any of the risks for which cover is required.

Neither you or any of your officers, business partners or directors, has ever been

- a) convicted of or charged with (but not yet tried) a criminal offence other than a minor motoring offence
- b) declared bankrupt or insolvent

Duty of Disclosure of Material Facts

This duty is a significant obligation placed upon you under the contract of insurance. If you fail to meet this obligation, insurers have the right to void the policy from its commencement, which may lead to claims not being paid.

You must fully disclose all material facts, matters and circumstances which could influence an insurer's or underwriter's decision to accept your insurance and on what terms. This legal duty applies not only at the outset of an insurance contract but throughout the insurance period and at renewal of the policy. Some examples of a material fact can include:

- Changes in the business activities, processes or method of operation
- Taking on paid or unpaid staff
- Alterations to heating or waste removal and storage operations
- Criminal or motoring convictions or notice of intended prosecution
- Bankruptcy/insolvency
- Changes to or alteration to the security arrangements at premises
- Incidents which occur, whether insured or not including any incidents in the past irrespective of when they occurred

This is not an exhaustive list and other changes may be deemed to be material depending on the nature of your risk. It is therefore vital that if you are in any doubt as to whether or not a fact, matter or circumstance is material it must be disclosed.

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e-mail: info@cliverton.co.uk

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CLIVERTON

SCHEDULE AND CERTIFICATE OF INSURANCE

Insured Name and Address:

Lorna Anderson and James Anderson
Dogs--on--tour
10 Ryland
Pitmedden
Aberdeenshire
AB41 7GD

Risk Address:

within the United Kingdom

CERTIFICATE NO: M1783765**POLICY FORM:** ASP CTN GL3 (11.16)**REASON FOR ISSUE:** New Business**PERIOD:** From: 18th August 2017

To: 17th August 2018

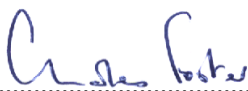
(Both inclusive)

BUSINESS: 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.**(and no other)****BROKER:** Cliverton**SECTIONS OF COVER APPLYING****LIMITS OF INDEMNITY**

SECTION 1 – PUBLIC LIABILITY	£5,000,000	Any one accident or series of accidents arising out of one original cause
SECTION 1 – Care Custody and Control Extension (liability to animals)	£25,000	Any one accident or series of accidents arising out of one original cause
SECTION 1 – Professional Indemnity Extension	Not Insured	In the aggregate any one period of insurance
SECTION 1 – PRODUCTS LIABILITY	£5,000,000	In the aggregate any one period of insurance
SECTION 2 – EMPLOYERS LIABILITY	Not Insured	Any one accident or series of accidents arising out of one original cause

EXCESS:	SECTION 1	The Insured shall bear the first £100 of each & every third party property damage claim other than
	C.C.C EXTENSION	£50 each and every claim
	P.I EXTENSION	NIL
	SECTION 2	NIL

THE PREMIUM	Insurance Premium	£91.32
	Insurance premium tax	£10.96
	Policy Fee	£15.00
	TOTAL	£117.28

SECURITY Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted by Aspen Insurance UK Limited under binding authority agreements**INFORMATION** Endorsements apply – please see attachedIn witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**

Date 12th August 2017

Insured Lorna Anderson and James Anderson
Trading As Dogs--on--tour

Certificate No. M1783765

The following endorsements apply to your policy

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

Section 1 Sub Section A Public Liability

We will indemnify **You** in respect of all sums that **You** become legally liable to pay in respect of:

- a) Call out charges and expenses arising out of an error in setting or re-setting intruder alarms
- b) Call out charges, expenses and the cost of replacement locks or alteration to locking mechanisms following the loss of keys and/or the accidental locking of keys within the property.
- c) Provision, where necessary, of temporary protection to a customer's premises following the loss of keys or electronic pass cards.

Our Limit of Indemnity will not exceed £10,000 any one event or series of events arising out of one original cause.

£25 **Excess** applies in respect of keys which are locked within the respective building or home.

Nil **Excess** applies otherwise.

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 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 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 no more than 6 cats/dogs are minded in **Your** own home or premises or up to 30 small animals/pets.

It is a condition precedent to liability that no more than 6 pets are walked at any one time.

The owner's written consent must be obtained before pets are exercised off lead.

The **Policy** excludes claims arising as a result of horses being ridden or exercised.

There is no cover under this **Policy** in respect of damage to **You** or **Your** customer's **Property** where such **Damage** is caused by any animal which is the **Property** of **Your** customer.

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.

There is no cover under this **Policy** for any claim relating to the transportation of pet owners.

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**
 - (a) provided that such **Injury** is not caused directly or indirectly from breeding activities,
 - (b) 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:

- (a) This extension is not dependent on legal liability.
- (b) The maximum amount payable by **Us** is £15,000 any one accident or series of accidents arising out of one original cause.
- (c) The excess applying to this extension is £50 each and every claim.
- (d) 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.

Claims

It is a requirement that you give notice within 7 days to Cliverton or your Insurers, of any event which may give rise to a claim

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CLIVERTON

CONFIRMATION OF COVER

CERTIFICATE NO: M1783765

We act as insurance brokers to

Lorna Anderson and James Anderson
Dogs--on--tour
10 Ryland
Pitmedden
Aberdeenshire
AB41 7GD

Business Description

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.

We confirm that for the period 18th August 2017 to 17th August 2018 we have arranged the following liability insurance

Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	Not insured
Products Liability	£5,000,000
Employers Liability	Not insured

The Public Liability cover includes Indemnity to Principal

No excess applies other than £100 excess in respect of the third party property damage

This cover is underwritten by Aspen Insurance UK Limited.



Date 12th August 2017