



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](mailto:info@cliverton.co.uk) [www.cliverton.co.uk](http://www.cliverton.co.uk)

Miss S Strong  
T/A Dogs on Camera  
22 Thornton Road  
London  
SW12 0LF

23rd May 2017

## PAID INVOICE

<b>Account No Reference</b>	225979/CL A1248305/171495/	
<b>Policyholder Type of Policy Policy Number Insurance Period</b>	Miss S Strong Combined Liability A1248305 12 Months From 23 May 2017	
<b>Premium</b>		180.00
<b>Insurance Tax</b>		18.00
<b>Administration</b>		15.00
<b>AMOUNT DUE</b>		<b>£ 213.00</b>



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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23rd May 2017

Dear Miss Strong

Thank you for your instructions to renew your insurance policy with effect from 23rd May 2017 I have pleasure in enclosing

- Your annual schedule and certificate of insurance
- A certificate of Employers' Liability insurance
- Our invoice for the annual premium which is for your accounting purposes.

If you have selected Employers' Liability insurance the certificate should be displayed in a prominent place. Although it is no longer a legal requirement to retain these for 40 years I would suggest that a copy should be filed securely.

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 please call us.

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.
- 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. We also charge a fee for the annual administration of your policy and this is shown separately on your premium invoice.

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

Yours sincerely

**Carole Allen**

**Enclosures**

Schedule  
Employers' Liability certificate  
Invoice

Tel: 01328-857921  
Fax: 01328-857959  
e-mail: [info@cliverton.co.uk](mailto:info@cliverton.co.uk)

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Norfolk NR21 8AU

## CLIVERTON

### SCHEDULE AND CERTIFICATE OF INSURANCE

**Insured Name and Address:**

Miss S Strong  
T/A Dogs on Camera  
22 Thornton Road  
London  
SW12 0LF

**Risk Address:**

within the United Kingdom

**CERTIFICATE NO:** A1248305

**POLICY FORM:** ASP CTN GL3 (11.16)

**REASON FOR ISSUE:** Renewal

**PERIOD:** From: 23rd May 2017

To: 22nd May 2018

(Both inclusive)

**BUSINESS:**

Animal Agency - providing dogs/cats/small domestic (non DWAA) pets. excluding DWAA. Care Custody and Control £15,000 excludes animals owned by the Insured.

(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)	Not Insured	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	£10,000,000	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	£180.00
Insurance premium tax	£18.00
Policy Fee	£15.00
<b>TOTAL</b>	<b>£213.00</b>

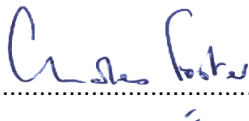
**SECURITY**

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 attached**

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**



Date 23rd May 2017

The following endorsements apply to your policy

### **ASP33 - Public Handling of Animals**

Where animals are handled by the public, it is condition precedent to liability that:

- a) No animals are used which are scheduled in the Dangerous Wild Animals Act 1976 and 1984 (and as subsequently amended)
- b) **You** or an **Employee** are in attendance at all times
- c) A hand wash is provided
- d) Suitable notices are displayed

### **ASP36 - Failure To Perform Exclusion**

**We** will not indemnify **You** in respect of liability arising out of:

- a) Any animal failing to perform the activity for which **You** have provided it
- b) Any additional filming or re-shooting costs

### **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**.

### **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

### **Sanction Limitation and Exclusion Clause**

**We** shall not be deemed to provide cover and **We** shall not be liable to pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

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Norfolk NR21 8AU

## CLIVERTON

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### CONFIRMATION OF COVER

CERTIFICATE NO: A1248305

We act as insurance brokers to

Miss S Strong  
T/A Dogs on Camera  
22 Thornton Road  
London  
SW12 0LF

#### Business Description

Animal Agency - providing dogs/cats/small domestic (non DWAA) pets. excluding DWAA. Care Custody and Control £15,000 excludes animals owned by the Insured.

We confirm that for the period 23rd May 2017 to 22nd May 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	£10,000,000

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 23rd May 2017



## Certificate of Employers' Liability Insurance

*(where required by regulation 5 of the Employers Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

Certificate No: A1248305

1 Name of policy holder: Miss S Strong  
2 Date of commencement of insurance policy: 23rd May 2017  
3 Date of expiry of insurance: 22nd May 2018

We hereby certify that subject to paragraph 2:-

- 1 the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies; and
- 2 the minimum amount of cover provided by this policy is no less than £5,000,000

Signed on behalf of those subscribing to the above policy (Authorised Insurers)

.....Signature

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Note: The information below this line does not form part of the statutory certificate. Those Underwriters on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

**Name of Issuing intermediary**

Lycett, Browne-Swinburne & Douglass Ltd  
Milburn House  
Dean Street  
Newcastle-upon-Tyne  
NE1 1PP

**Issuing intermediary's reference:**

*(if different from the Policy Number stated above)*

NMA2838 (28.1.99)