



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

Miss S Strong
t/a Perfect Dog
22 Thornton Road
London
SW12 0LF

23rd May 2017

PAID INVOICE

Account No Reference	221478/CL T1140093/171494/	
Policyholder Type of Policy Policy Number Insurance Period	T/as Perfect Dog Combined Liability T1140093 12 Months From 23 May 2017	
Premium Insurance Tax Administration		250.00 25.00 10.00
AMOUNT DUE		£ 285.00



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).



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

Miss S Strong
t/a Perfect Dog
22 Thornton Road
London
SW12 0LF

info@cliverton.co.uk

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.



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).

Cliverton is a trading division of Lycett, Browne-Swinburne & Douglass Ltd, who are authorised and regulated by Financial Conduct Authority.

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

15-17 Norwich Road
Fakenham
Norfolk NR21 8AU

CLIVERTON

SCHEDULE AND CERTIFICATE OF INSURANCE

Insured Name and Address:

Miss S Strong
t/a Perfect Dog
22 Thornton Road
London
SW12 0LF

Risk Address:

within the United Kingdom

CERTIFICATE NO: T1140093

POLICY FORM: ASP CTN GL3 (11.16)

REASON FOR ISSUE: Renewal

PERIOD: From: 23rd May 2017

To: 22nd May 2018

(Both inclusive)

BUSINESS:

Commercial trainers & behaviourists including group and one to one sessions. Including 3 promotional events
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)	£15,000	Any one accident or series of accidents arising out of one original cause
SECTION 1 – Professional Indemnity Extension	£500,000	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	£250.00
Insurance premium tax	£25.00
Policy Fee	£10.00
TOTAL	£285.00

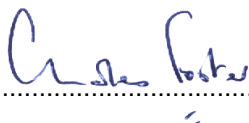
SECURITY

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

Insured Miss S Strong
Trading As t/a Perfect Dog

Certificate No. T1140093

The following endorsements apply to your policy

ASP1 - Sale of Animals

Section 1 Sub Section B Products Liability

We will not indemnify **You** against **Your** liability arising out of the sale of animals.

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.

ASP23 - Event Exclusion

We will not indemnify **You** in respect of claims arising from fairground rides, bouncy castles, fireworks, motorised children's rides, clay pigeon and target shooting.

An event includes up to four days of public show/event, plus one day either side for setting up/dismantling.

We will not indemnify **You** in respect of any event which **You** organise where the maximum attendance exceeds 1,000 per day **or** 5,000 over the course of the event.

We will not indemnify **You** in respect of sponsored walks and/or events on public spaces unless the appropriate local authority and police approvals have been obtained.

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.

Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd. (Reg. No. 706042 England) which is authorised and regulated by The Financial Conduct Authority

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.

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

ASP37 - Total Abuse Exclusion

We will not indemnify **You** in respect of **Your** legal liability arising directly or indirectly out of or in connection with sexual abuse or other abuse of any kind.

For the purposes of this exclusion "sexual abuse" is defined as an action deemed to be an offence under the provisions of the Sexual Offences Act 1956, Section 1 (1) of the Indecency with Children Act 1964, section 54 of the Criminal Law Act 1977, section 1 of the Protection of Children Act 1978 and all sections of the Sex Offenders Act 1977.

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**.

ASP53 - Participants or Trainee's Liability (Training)

Section 1 – Sub Section A – Public Liability

We will indemnify any participant in respect of their legal liability in respect of training activities against claims as a result of **Injury** or physical **Damage** to any other participant or third party or to any **Property** belonging to any other participant or third party whilst the participant is engaged in training activities, and occurring during the **Period of Insurance**.

Provided that **Our** total liability does not exceed the **Limit of Indemnity** stated in this Section of the **Schedule**.

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.

ASP59 - Professional Indemnity Extension to Section 1 Public and Products Liability

Notwithstanding Exclusion 6 to Sub-Section A – Public Liability **We** will indemnify **You** against:

1. All sums which **You** become legally liable to pay as **Compensation** in respect of claims first made against **You** and notified to **Us** during the **Period of Insurance** arising out of breach of professional duty by reason of negligent act error or omission.
2. **Your Costs and Expenses** in connection with a claim or circumstance that may give rise to a claim under this extension.

Provided that **Our** aggregate liability under this extension for all **Compensation** including **Costs and Expenses** during any one **Period of Insurance** will not exceed the **Limit of Indemnity** stated in the **Schedule**

What is Not Covered.

We will not be liable for:

1. Any amount of **Excess** shown in the schedule
2. Any liability or **Costs and Expenses** in respect of:
 - a) Claims involving allegations of libel or slander.
 - b) Claims made against **You** outside the Territorial Limits of this Policy.
 - c) Claims arising out of circumstances known to **You** or **Your Employees** prior to inception of this **Policy**.
 - d) Claims made by a Partner or Director of **You** or any other financially interested party in the **Business**.
 - e) Wilful dishonest or fraudulent acts committed by **You** or **Your Employees** that may give rise to a claim under this **Policy**.
 - f) Errors omissions or neglect in treatment administered by **You** or **Your Employees**
 - g) Any act error or omission committed or alleged to have been committed prior to the retroactive date stated in this Extension.
 - h) Claims made against **You** under a contract or agreement which would not have attached in the absence of such contract or agreement.

Retroactive date: 23 May 2011

Claims Condition applying to this Extension.

You shall give immediate notice of any claim or any circumstance that may give rise to a claim under this Extension immediately and without delay to **Us** at the claims notification address stated in this **Policy**.

Subject otherwise to all other terms limitations exclusions and conditions of this **Policy**.

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

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

Tel: 01328-857921
Fax: 01328-857959
e-mail: info@cliverton.co.uk

15-17 Norwich Road
Fakenham
Norfolk NR21 8AU

CLIVERTON

CONFIRMATION OF COVER

CERTIFICATE NO: T1140093

We act as insurance brokers to

Miss S Strong
t/a Perfect Dog
22 Thornton Road
London
SW12 0LF

Business Description

Commercial trainers & behaviourists including group and one to one sessions. Including 3 promotional events
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 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	£500,000
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: T1140093

1 Name of policy holder: Miss S Strong
t/a Perfect Dog

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

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)