



FACT SHEET

Insurance cover for pest control businesses

Cliverton only insures those working in animal-related businesses and has been there to support its customers at times of crisis for almost 50 years.

We are often asked a wide range of questions by clients relating to the insurance of their pest control businesses and because of this we have put together an explanation of the main covers available that we hope will be useful.

How does this protect me?

Assuming negligence is established, our policy will pay for up to £5 million (£10 million is available at additional cost) of bodily injury and/or property damage as a result of the incident with no policy excess for bodily injury and **£250 for property damage.**

Public liability cover

Public liability insurance covers injury to a third party and/or damage to their property where you have been proven to be negligent.

Claim scenarios:

- Damage caused to a clients' property whilst removing a wasp nest.
- Third party injured by a falcon being used for pigeon control.

Efficacy

Included as part of the Public Liability cover. Provides indemnity against legal liability for compensation, costs and expenses, which arise in connection with the business breaching its contractual duty.

Claims scenarios:

- You are employed to remove a mouse infestation and fail to achieve total eradication.
- A flea treatment is ineffective and infestation reoccurs.

How does this protect me?

Assuming negligence is established our policy will pay up to the public liability limit of £5 million (or £10 million if chosen).



How does this protect me?

Assuming negligence is established, our policy will pay up to £500,000 damages, costs and expenses. (Cover for £1 million or £2 million is available at additional cost).

Professional indemnity

An optional section of cover which provides protection where you provide professional written advice in return for a fee.

Claim scenario:

- You provide a written report containing inaccurate advice which the client follows resulting in property damage and / or financial loss.

Employers' liability

Anyone operating under your instruction is classed as an employee, whether they are paid, self-employed or a volunteer and it is a legal requirement that employers' liability Insurance is in force. Employers' liability covers liability for injury to your employees caused by your negligence.

Claims scenario:

- An employee suffers injury from the chemicals used whilst working.
- An employee falls from a faulty ladder and breaks their leg.

How does this protect me?

Employers' liability is a statutory liability with limited defences at law. Should negligence be established, our policy will provide cover of up to £10 million for any one event.

How does this protect me?

If you have requested cover for the buildings, the policy will cover damage to them, subject to an excess of £250. If you have requested cover for the contents, the policy will cover the replacement value, subject to an excess of £250.

Business buildings and equipment

If you wish, you can include cover for your commercial buildings and business equipment against specified perils.

Claim scenario:

- You suffer fire damage at your commercial premises and the contents are destroyed.

Additional Information

- Buildings – covers fire, lightning, explosion, aircraft, earthquake, subsidence, storm and falling trees, impact, malicious damage, theft and flood and burst pipes only. There is no cover for accidental damage.
- Equipment – covers fire, lightning, explosion, aircraft, storm, flood, earthquake, impact, malicious damage and theft only. There is no cover for accidental damage or breakdown.
- Buildings and equipment cover is an optional extra at an additional premium.

Fidelity insurance

Optional cover which protects against the loss of money or property sustained as a direct result of fraud, theft or dishonesty by an employee in the course of their employment.

Claim scenario:

- An employee steals jewellery from a clients' house.
- An employee accesses a clients' credit card details and makes fraudulent purchases.

How does this protect me?

Assuming fraud, theft or dishonesty is proven the policy will pay up to the Public Liability limit of £5 million (or £10 million if chosen).

How does this protect me?

Income lost due to being unable to trade is covered up to the declared annual turnover for a chosen period of either 12 or 24 months.

Business interruption

An optional cover that replaces lost income following interference or interruption to your business resulting from damage to your business premises caused by an insured peril stated in your policy.

Claims scenario:

- A fire breaks out in your business premises destroying your equipment preventing you from trading whilst the buildings are being reinstated and equipment replaced.

How does this protect me?

Whilst you are unable to work due to the injury suffered a weekly benefit will be paid to help alleviate financial hardship for up to 104 weeks.

Personal accident

By including optional Personal Accident cover under your policy you will be provided with a weekly benefit of £200 payable for 104 weeks in the event of you suffering an injury whilst carrying out your business activities. This cover also includes lump sum compensation for accidental death, permanent loss of sight and/or limbs and total disablement. Please note that illness, any pre-existing condition or injury sustained whilst commuting to or from work is excluded.

Claim scenario:

- You fall from a ladder whilst working and badly break your arm rendering you unable to work for 6 months.

Underinsurance – are you adequately covered?

If you have underinsured your business, the cost to you and your business could be huge should an event occur. Inadequate cover can lead to a reduced insurance payment, meaning business owners have to make up the shortfall and leaving them out of pocket. A large financial loss could also lead to business closure.

Call 01328 857921

info@cliverton.co.uk www.cliverton.co.uk

Cliverton is a trading name of Lycett, Browne-Swinbourne & Douglas Ltd who are authorised and regulated by the Financial Conduct Authority.