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 Fifth Floor, Bank House, Pilgrim Street, Newcastle Upon Tyne, NE1 6QF.

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.

The policy is placed under a Binding Authority with Aspen Managing Agents Ltd, syndicate 4711. If you have selected cover for your property, interruption to your business or personal accident it will be under a Binding Authority with Ecclesiastical. These are the only insurers we have considered. A Binding Authority means that we have authority to underwrite and provide insurance cover on the insurer's behalf and we act as both an agent of the insurer and the policyholder.

Ecclesiastical and Cliverton share a mutual ownership, both being owned by the Benefact Group. We do not believe a conflict of interest arises as a result of this ownership and we have procedures in place to effectively manage any issues that may arise.

Who are your Insurers?

In respect of Sections 1 and 2 of this policy, the insurer is Aspen Managing Agents Ltd, syndicate 4711. Aspen Managing Agents Ltd, syndicate 4711 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm reference number is 202644.

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 micro chippers, 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 emailing cancel@cliverton.co.uk 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**
Please have your policy number to hand when calling.

Complaints Procedure

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
Email: info@cliverton.co.uk

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
Web: 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

Section 1, Sub-Section a – Public Liability

<table>
<tr><th>Features and Benefits</th><th>Significant Exclusions or Limitations</th></tr>
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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.

Cover extends to include:

- Legal costs and expenses in defending proceedings brought under all relevant Health and Safety legislation
- Compensation for Court Attendance as a witness in connection with any claim under this section
- Defective Premises Act Liability
- Personal liability of employees, directors or partners whilst they are overseas on your business
- Employee and visitors personal belongings
- Contingent Motor Liability arising out of the use of any vehicle not owned by you within the UK
- Animals in your care, custody or control up to the limit shown on your policy schedule.
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Please refer to the Public and Products Liability section of the policy booklet.

- Cover for acts of terrorism
- 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 and control
- Fines, penalties or liquidated or punitive damages
- Cover for any design formulas and advice provided by you for a fee or in circumstances where a fee would normally be charged
- Injury to any Employee
- Ownership possession or control of any craft designed to travel in, on or through water, air or space
- 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
- Pollution & contamination unless caused by a sudden, identifiable unintended, and unexpected incident
- Territorial limits exclude USA and Canada unless specifically extended
- Work in or on or travel to and from any offshore installation or support vessel
- The first part of any claim – your excess
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Section 1, Sub-Section B – Products Liability

Features and Benefits	Significant Exclusions
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 Cover extends to include: - Legal costs and expenses in defending proceedings brought under consumer protection legislation	**Please refer to the Public and Products Liability section of the policy booklet.** - Fines, penalties or liquidated or punitive damages - Cover for any design formulas and advice provided by you for a fee or in circumstances where a fee would normally be charged - Products supplied, installed or incorporated in any craft designed to travel in or through water, air or space - Guaranteeing the performance of any products - Products knowingly supplied by you to the USA or Canada - Pollution & contamination unless caused by a sudden, identifiable, unintended and unexpected incident - 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 - The first part of any claim – your excess

Section 1, Optional Extension – Professional Indemnity

Features and Benefits	Significant Exclusions or Limitations
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	- claims involving allegations of libel or slander - claims made against You outside the Territorial Limits of this Policy - claims arising out of circumstances known to You or Your Employees prior to inception of this Policy

exceed the amount stated in the schedule.	- claims made by a Partner or Director of You or any other financially interested party in the Business - wilful dishonest or fraudulent acts committed by You or Your Employees that may give rise to a claim under this Policy - errors omissions or neglect in treatment administered by You or Your Employees

Section 2 – Employers Liability

Features and Benefits	Significant Exclusions or Limitations
Protection against your legal liability for bodily injury to your employees up to a limit of £10,000,000 including costs and expenses. Cover includes - Legal costs and expenses in defending proceedings brought under Health and Safety at Work legislation - Unsatisfied Court Judgements in favour of employees injured in your employment by third parties - Compensation for Court Attendance as a witness in connection with any claim under this section	**Please refer to the Employers Liability section of the policy booklet.** - Cover for acts of Terrorism is limited to £5,000,000 - Any liability for which compulsory motor insurance is required - Work in on or travelling to or from any offshore installation

Section 3 – Property Damage

Features and Benefits	Significant Exclusions or Limitations
Insurance for buildings, fixtures, fittings, Tenant's improvements, stock, contents, tools and equipment, up to the sum insured shown in your schedule. Cover is provided on a fire and specified contingencies basis. For buildings	**Please refer to the Property Damage section of the policy booklet** - Destruction or damage due to: Subsidence, heave or landslip Changes in the level of the water table

fixtures, fittings and tenants improvements, the insured perils are - Fire, lightning, storm, falling trees, flood, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft In respect of stock, contents, tools and equipment, the insured perils are - Fire, lightning, impact, explosion, aircraft, malicious damage, earthquake, theft	Accidental damage (unless shown as insured in your schedule) - The first part of any claim (your excess)

Section 4 – Business Interruption

Features and Benefits	Significant Exclusions or Limitations
Insurance for loss resulting from the interruption of or interference with the **Business,** carried on by **You** at the **Premises,** as a result of **Damage** insured under the Property Damage Section.	**Please refer to the Business Interruption section of the policy booklet.** Loss following damage where property damage covering your interest in the property is not in force.

Section 5 – Goods in Transit

Features and 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	**Please refer to the Goods in Transit section of the policy booklet.** - Explosives - Money - Property carried for hire or reward - Defective or inadequate packing - The first part of any claim (your excess)

Section 6 – Business Money

Features and Benefits	Significant Exclusions or Limitations
Loss of money belonging to your business or for which it is responsible, up to the limits stated in your schedule. 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.	**Please refer to the Business Money section of the policy booklet.** - Shortages due to clerical or accounting errors - Losses due to the fraud or dishonesty of an employee not discovered within seven working days - Losses arising outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man - Loss from unattended vehicles - The first part of any claim (your excess)

Section 7 – Glass

Features and Benefits	Significant Exclusions or Limitations
Accidental breakage of fixed glass and lettering, foil and security fittings up to £1,000 any one claim	**Please refer to the Glass section of the policy booklet.** - Scratching - Wear and tear or gradual deterioration - Damage when the premises are unoccupied - Damage during removal or installation - The first part of any claim (your excess)

Section 8 – Specified All Risks

Features and Benefits	Significant Exclusions or Limitations
Accidental loss or damage to business equipment such as tools at your premises or anywhere in the UK	**Please refer to the Specified All Risks section of the policy booklet.**

	- Any loss arising from wear and tear, gradual deterioration, faulty or defective design, materials or workmanship - Theft from unattended vehicles - Losses caused by mechanical or electrical breakdown - The first part of any claim (your excess)

Section 9 – Personal Accident

Features and Benefits	Significant Exclusions or Limitations
Cover for you, your directors, partners and employees against accidental bodily injury. You can choose to protect on a named or unnamed persons basis. Cover against accidental bodily injury - Death, loss of limb(s), eye(s) - Permanent total disablement from usual occupation - Temporary total disablement from usual occupation - Temporary Partial disablement. Cover is provided during the course of any occupation agreed by us. Cover includes medical and surgery expenses up to 15% of weekly compensation.	**Please refer to the Personal Accident section of the policy booklet.** - Harm by nuclear, chemical, biological and radiological means - Sickness, disease or any gradually operating cause - Suicide, attempted suicide or intentionally inflicting self-injury - Flying except while travelling in an aircraft of a recognised airline as a passenger - Accidents caused through participation in certain hazardous activities - The effects of alcohol or drugs or any treatment for drug addiction - The persons own criminal act - The person being in a state of insanity - The person being a member of the armed forces (or reserve forces) - In respect of temporary disablement, the first part of any claim (your excess)

Section 10 – Deterioration of refrigerated stock

Features and Benefits	Significant Exclusions or Limitations
Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply.	**Please refer to the Deterioration of refrigerated stock section of the policy booklet.** - The deliberate act of any electricity or gas supply authority to withhold or restrict supply. - Failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority. - The first part of any claim (your excess)

General Policy Exclusions

Features and Benefits	Significant Exclusions or Limitations
	Please refer to the General Exclusions section in the policy booklet. The policy excludes loss, damage, injury or liability arising from or relating to - Sonic Bangs - Radio Contamination, Nuclear Risks - War, Government Action - Terrorism (The property sections of the policy may be extended to include Terrorism cover for an additional premium) - Civil Commotion in Northern Ireland - Failure of computers or other equipment to recognise any date correctly - Loss of Data resulting from damage to any Computer or Electronic Equipment or Data Storage Materials

	- 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 - Cyber related risks