



Pet Business Insurance

Sterling Insurance Company Limited - Pet Business Insurance

Summary of Cover

Pet Handlers' Protection

Specially arranged for Dog Walkers, Trainers, Behaviourists, Minders and Sitters

The Summary of Cover is a guide only – please read it carefully before completing the proposal form. Pet Business Insurance will be pleased to give you any assistance and advice that you require. A specimen policy giving full details of the terms, conditions and exclusions is available on request.

Pet Handlers' Protection provides cover for businesses and activities in Great Britain, the Isle of Man or the Channel Islands. The policy has been specially designed to protect your pet handling activities against legal liabilities and damage to portable equipment. If you require extra cover, such as for buildings, office or trade contents, business money or loss of profits, a separate insurance is available. Please discuss your requirements with Pet Business Insurance.

Cover is not available for Northern Ireland.

Important notes

To avoid any delay in our acceptance of your proposal please;

- Ensure that you quote your postcode in full
- Provide full details of your business or trade
- Give the date, cause and amount of any loss or damage in the last five years
- Sign and date the proposal form.

The insurance does not commence until the proposal form has been accepted and cover confirmed by Pet Business Insurance.

Section 1 – Employers' Liability

This section protects you as required by the law relating to the compulsory insurance of legal liability to employees whilst they are employed in Great Britain, the Isle of Man or the Channel Islands.

The limit of indemnity is £10,000,000 (£5,000,000 if liability arises out of terrorism) any one cause inclusive of all legal costs.

The cover is extended to include legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974, up to a limit of £10,000 in any one period of insurance.



If we require you or any of your directors, partners or employees to attend court as a witness in connection with any claim under this section we will provide compensation of up to £250 for each day of attendance.

Section 2 – Public Liability

This section covers your legal liability for injury to persons other than employees, and for damage to property, up to a limit of £1,000,000 plus legal costs. The limit can be increased to £2,000,000 for an additional premium.

The cover includes

- Compensation for court attendance as a witness, up to £250 per day
- Your legal liability arising out of the use of another person's vehicle for your business purposes if it is not otherwise insured
- Legal costs incurred in the defence of criminal proceedings for breach of the Health and Safety at Work Act 1974, up to £10,000 in any one period of insurance
- Liability for damage to leased, hired or rented premises (excluding the first £250).

Not insured

- Liability for loss of or injury to animals in your care, custody or control
- Liability arising out of any products sold or supplied
- Breach of professional duty
- Liability arising out of asbestos or its derivatives
- Terrorism.

Section 3 – Care, Custody and Control

This section covers your legal liability for accidental loss of or injury to animals that are in your care, custody or control, up to limits of £5,000 any one animal and £10,000 in any one period of insurance.

Not insured

- Your own animals
- Breach of professional duty
- The first £75 of each claim.

Section 4 – Professional Indemnity

This section covers your legal liability to pay damages for breach of professional duty by reason of negligence, error or omission in connection with your business, up to a limit of £100,000 in any one period of insurance inclusive of all legal costs.

The cover can be extended to include liability incurred by any of your employees.

The cover includes compensation for court attendance as a witness, up to £250 per day.



Not insured

- Libel or slander
- Circumstances known about prior to the commencement of the insurance
- Diagnosis or treatment given, performed or administered
- Wilful, dishonest or fraudulent acts
- The first £200 of each claim.

Section 5 – Material Damage

This section covers your portable tools, utensils and equipment against loss or damage occurring anywhere in Great Britain, the Isle of Man or the Channel Islands caused by fire, lightning, explosion, aircraft, theft, riot or civil commotion, malicious damage, earthquake, impact, storm, flood, escape of water or oil or falling trees or branches.

The sum insured you select should represent the full replacement value of the property. There is a limit of £1,000 any one article and a limit of £10,000 in total.

Not insured

- Theft from any unattended vehicle
- Subsidence, heave or landslip
- Damage by storm, flood or escape of water or oil to property in a basement or outbuilding unless it is stored 100mm clear of the floor
- Terrorism
- The first £100 of each claim.

Business helpline services – available 24 hours a day, 365 days a year

Premises helpline

In the event of an unforeseen emergency affecting your premises which causes damage or potential danger, one call and immediate arrangements will be put in hand for a suitable repairer or contractor on your behalf. All costs of assistance provided are your responsibility unless they are recoverable under the terms of the policy.

Legal helpline

Direct telephone access to a qualified lawyer with legal help and advice. Areas of the law covered include employment, statutory regulations, landlord and tenant disputes, VAT and other taxation and matters concerning the consumer, contracts and data protection.

Customer service information

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.



Pet Business Insurance

Our FSA register number is 202012. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company Limited is a member of Sterling Insurance Group Limited.

Registered Office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

Enquiries or complaints

Any enquiry or complaint you may have regarding the suitability of the policy for your needs, or concerning the information and advice you received whilst you were originally discussing it, should be addressed to Pet Business Insurance, Vision Centre, 5 Eastern Way, Bury St Edmunds, Suffolk IP32 7AB.

If you have an enquiry or complaint regarding the operation or administration of the policy or concerning a claim that you may make you should contact the Company at 3rd Floor, Blackburn House, 22-26 Eastern Road, Romford, Essex RM1 3PJ. Please provide all relevant details of your policy and in particular your policy number to enable your enquiry to be dealt with speedily.

If you are not satisfied with the way in which a complaint has been dealt with please write to the Controller – Commercial Services of the Company at 3rd Floor, Blackburn House, 22-26 Eastern Road, Romford, Essex RM1 3PJ.

If the complaint has not then been resolved to your satisfaction, write to the Director, Business Operations of the Company at 3rd Floor, Blackburn House, 22-26 Eastern Road, Romford, Essex RM1 3PJ.

If you remain dissatisfied you may have the right to contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone No. 0845 080 1800.

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision letter.

Following this procedure will not affect your legal rights.

Law applicable

We propose to choose English Law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

Premiums

Premiums are payable annually to Pet Business Insurance. Insurance Premium Tax, as imposed by current legislation, is incorporated into all premiums.



Pet Business Insurance

The first period of insurance under your Pet Handlers' Protection policy will be 12 months unless otherwise requested by you and agreed by us.

Promise of satisfaction and service

We are confident that your Pet Handlers' Protection policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse us for any amounts we have paid or may be required to pay in respect of that incident.

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