

Pet Business Insurance

Insurance Product Information Document



Company: Protectivity Insurance

Product Pet Business Insurance

This insurance is provided by Protectivity Insurance a trading name of Starpeak Insurance Solutions Limited which is registered in the UK. Starpeak Insurance Solutions Limited is authorised and regulated by the Financial Conduct Authority. Reference number: 309959

Registered address: Dovetail House, Wycombe Road, Stokenchurch, Bucks HP14 3RQ

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in your Policy Schedule and Wording.

What is this type of Insurance?

This is a Pet Business insurance which covers you for up to fourteen (14) different Pet Business activities. The policy can cover for risks associated with the business.



What is insured?

All the benefits listed are subject to the limits shown on the Policy Schedule. Some benefits may not apply to some types of cover.

- ✓ Public Liability (various options available)
- ✓ Care, Custody and Control of animals
- ✓ Non-Negligent Animal Care
- ✓ Travel Expenses Reimbursement: £1,000
- ✓ Loss of Money: £1,000 as standard (additional cover available)
- ✓ Loss of Keys
- ✓ Business Equipment: £250 as standard (additional cover available)
- ✓ Cover for others - Close Family

The following benefits are optional extras you may choose to add to your policy and are subject to the limits shown on the policy schedule.

- ✓ Professional Indemnity
- ✓ Employers' Liability
- ✓ Personal Accident



What is not insured?

Standard Covers:

- ✗ Circumstances which you or an Insured Person knew or ought to have known was likely to give rise to a claim
- ✗ Liquidated damages clauses, penalty clauses, performance warranties or similar provision in a contract
- ✗ The actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same
- ✗ Any deliberate or reckless failure by any Insured Person to avoid injury or damage
- ✗ Any breach of professional duty or wrongful or inadequate advice given separately for a fee
- ✗ The actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same
- ✗ Any contract or agreement other than a warranty of fitness or quality of the Product established or implied by virtue of the Sale of Goods Act 1979
- ✗ Any Product which has been designed, specified, formulated, manufactured, constructed, installed, treated, serviced, altered or repaired by or on behalf of the Insured
- ✗ Any work undertaken in, on or within any aircraft, aerospace system or airport
- ✗ Legal Liability in respect of which compulsory insurance or security is required under the Road Traffic Act 1988, or any subsequent legislation amendment
- ✗ The liability of the Insured in their respective capacities as a director, officer and/or trustee
- ✗ Damage arising from any act of terrorism
- ✗ Damage arising from any act of war
- ✗ Damage arising from radioactive contamination
- ✗ The excess or deferment period stated in your Policy Schedule



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man
- ! Dog walkers are limited to walk a maximum of six (6) dogs at one time
- ! Injury or damage to or arising from Dogs or crossbreeds of dogs classified under the Dangerous Dogs Act 1991 are excluded
- ! Injury or damage to or arising from Horses or non-domestic pets are excluded
- ! Any pre-existing medical conditions in animals
- ! Claims arising from circumstances known prior to the period of insurance
- ! Damage to the policyholder's home (except for damage to your business equipment)
- ! Endorsements may apply to your policy. These will be shown in your policy documents



Where am I covered?



Cover is offered for your business activities within the United Kingdom including the Channel Islands and the Isle of Man



What are my obligations?

- You must take care when answering any questions that we ask by ensuring that any information provided is accurate and complete
- You must read your policy carefully to ensure you have the cover you need
- You must tell us as soon as practicably possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim
- You should take all practicable steps to protect yourself and your property against accident or injury to minimise any claim
- You must comply with all legal requirements, regulations, rules, and guidelines imposed on you by any competent authority
- You must retain evidence of any costs incurred in respect of damage to or replacement of property, treatment or recovery from an accident or injury
- You must take care in the selection and supervision of employees
- You must maintain accounts with a complete record of purchases and sales

Where accommodation is being provided for other people's animals in connection with the business and it is a requirement of your local authority to be in possession of a valid Animal Boarding Establishment Licence, then you must comply with the conditions of the licence which requires the animals to be:

- kept in suitable accommodation
- provided with adequate food, drink and bedding
- regularly exercised
- safeguarded in an emergency
- protected from infectious disease



When and how do I pay?

You can pay your premium in full, either by debit or credit card. Alternatively monthly payments options are also available by paying an initial deposit when purchasing the policy, followed by monthly Direct Debit payments. If you have selected this option you will be informed of the date and amounts of each payment.



When does the cover start and end?

Your policy provides cover during the Period of Insurance detailed on the Policy Schedule



How do I cancel the contract?

You are entitled to cancel this policy at any time. If you cancel within fourteen (14) days of the date you receive this policy or the start of your period of insurance, whichever is the later, you will be entitled to a full refund of your annual premium, however we may retain any reasonable fees we have incurred. After this fourteen (14) day Cooling Off period, provided there has not been a claim, we will provide a refund of the premium less a proportionate deduction for the period we have provided cover, however we may retain any reasonable fees we have incurred and charge a cancellation fee as previously detailed to you.

Please see the Policy Wording for more details, call us on **01494 887909** or email **sales@protectivity.co.uk**