

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 amending
- ✗ 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 radiocative contamination
- ✗ The excess 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 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 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 event or if you are exhibiting at an event 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 your treatment or recovery from an accident or injury and for any replacement or repairs to your equipment
- You must take care in the selection and supervision of employees
- You must maintain accounts with a complete record of purchases and sales



When and how do I pay?

You will need to pay your policy premium in full prior to the first insured event in order for the cover to be valid. All cover will end if payment is incomplete or rejected, or if the policy is cancelled



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?

Depending on the duration of cover you select, you may be entitled to cancel the policy within 14 days of purchase or the day on which you receive your policy documentation, whichever is the later. Should you wish to cancel your policy please refer to the Policy Wording or call us on **01494 887909** or email **sales@protectivity.co.uk** Full details of our cancellation policy are in our Terms and Conditions