

# Animal Trades Insurance

## Insurance Product Information Document

Company: Cliverton

Product: Animal Trades Policy

Thank you for choosing Cliverton as **Your** insurance provider. Cliverton is a trading name of Lycett Browne-Swinburne & Douglas Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA No. 310623). Cliverton have issued this **Policy to You** under the authority **We** have granted to them and Cliverton responsible for administering the insurance policy. **You** should contact Cliverton in the first instance using the contact details provided in the “How do I cancel the contract” below.

Aspen Insurance UK Limited are **Your** insurer under this **Policy**. Aspen Insurance UK Limited 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. 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.

Complete pre-contractual and contractual information that **We** have based this summary on is provided in other documents, including the proposal form completed by **You**, the **Policy**, the wording booklet and **Schedule**.

### What is this type of insurance?

The **Policy** provides Public & Products Liability insurance, together with Employers' Liability insurance and/or Professional Indemnity insurance where required. **Your Policy Schedule** will show which insurances that **You** are covered for.

This **Policy** is aimed at animal related industries, pets and animal trades which are trading in the UK.



### What is insured?

#### Section 1 – Public and Products Liability

##### Public Liability

This section provides protection for **Your** legal liabilities for **Injury** to third parties and/or **Damage** to their **Property** during the course of or in connection with **Your Business**.

Cover is provided up to the maximum amount shown in the **Schedule** for any one accident or series of accidents from one original cause.

##### Products Liability

This section provides protection for **Your** legal liabilities for **Injury** to third parties and/or **Damage** to their **Property** by **Products** that **You** have sold or supplied in connection with **Your Business**.

Cover is provided up to the maximum amount shown in the **Schedule** in respect of any one accident or series of accidents from one original cause and in the aggregate for the **Period of Insurance**.

##### Professional Indemnity Extension

This section provides protection for **Your** legal liabilities for sums which **You** have to pay as **Compensation** for breach of professional duty because of negligence, error or omission.

Claims must be made during the **Period of Insurance**.

Cover is provided up to the maximum amount shown in the **Schedule**.

#### Section 2 – Employers Liability

This section provides protection for **Your** legal liabilities for **Injury** to **Your Employees**.

Cover is provided up to the limit of £10,000,000 for any one accident or series of accidents from one original cause.



### What is not insured?

**You** will not be covered for **Injury** or **Damage** caused by radioactive contamination or acts of War or government action

**You** will not be covered for **Injury** or **Damage** caused in connection with sexual abuse or other abuse of any kind as determined by the acts stated in **Your Policy**.

**You** will not be covered for **Injury** or **Damage** in relating to Cyber Liability.

**You** will not be covered for any judgement, award or settlement made within countries which operate under the laws of the USA or Canada.

**You** will not be covered for claims that would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, United Kingdom of United States of America.

Please refer to the associated sections of **Your Policy** for further exclusions.

#### Section 1 – Public and Products Liability

**You** will not be covered for the first part of any claim (the **Excess**) as shown in **Your Schedule**.

**You** will not be covered for Terrorism other than the first £2,000,000 or the amount stated in the Schedule, whichever is

lower and as detailed in the General Exclusions section of **Your Policy**.

**You** will not be covered for claims relating to **Asbestos**.

**You** will not be covered for fines, penalties or liquidation or punitive damages

### **Section 2 – Employers Liability**

**You** will not be covered for claims where compulsory motor insurance is required.

**You** will not be covered for Terrorism other than the first £5,000,000 of any one claim or series of claims from one original cause.

### **Are there any restrictions on cover?**

Please refer to the associated section of **Your Policy** for further restrictions on cover.

### **Section 1 – Public and Products Liability**

Pollution or contamination other than when caused by a sudden, identifiable, unintended and unexpected incident.



### **Where am I covered?**

1. Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
2. any other member country of the European Community where **You**, an **Employee** or any person employed are temporarily engaged on **Your Business** provided such persons are normally resident in 1.
3. Elsewhere in the world in respect of temporary **Business** journeys by any person normally resident in 1 above provided the journey does not involve the performance or supervision of manual work.



### **What are my obligations?**

- To read all of **Your Policy** documents to make sure that the cover meets **Your** needs and that **You** understand the terms, exclusions and conditions. Please ensure that you contact Cliverton if **You** do not understand anything contained within **Your Policy**. Please note that terms in Bold have special meanings which are set out in the Definitions section of **Your Policy**.
- To observe and adhere to the terms, exclusions and conditions of **Your Policy**.
- To ensure that **You** have made a fair presentation of the risk to **Us**. This means **You** must make **Us** aware of every material circumstance which may effect **Your Policy**. If you fail to disclose or misrepresent information to **Us** this could affect **Your Policy** or may result in cancellation of the contact.
- To ensure that **You** inform **Us** of any material alteration to **Your Business**.
- To comply with the Claims Conditions stated in **Your Policy** in the event of a claim or an incident that could give rise to a claim under this **Policy**.
- Where Employers' Liability cover is selected, to provide **Us** with **Your** Employers' Reference Number (ERN) or confirm if **You** are ERN exempt.



### **When and how do I pay?**

- Payment of premium is required before the start of **Your Policy**.
- Full payment can be made by credit or debit card, BACS transfer or cheques made payable to Cliverton.
- You can also pay by direct debit through a third part company called Premium Credit (details to be provided on request).



### **When does the cover start and end?**

- The cover start date or inception of **Your Policy** is shown as the Period From in the **Schedule**.
- The cover end date or expiry of **Your Policy** is shown as the Period To in the **Schedule**.



### **How do I cancel the contract?**

If **You** do not want this **Policy**, **You** have 14 days after the start date within the first year of the **Policy** to cancel the **Policy** as though it never existed. This is known as the "Cooling-Off Period". Under these circumstances **We** will refund **Your** premium in full provided that there have been no claims made or any incidents that could give right to a claim. This right does not apply to renewals.

**You** may cancel this **Policy** at any other time by giving notice in writing to **Us**. **You** may be entitled to a return of premium corresponding to the time remaining on the **Policy** provided that there have been no claims made or any incidents that could give right to a claim. Any return of premium will depend on the circumstances and **Our** standard short rate scale, both of which could result in a nil return. This right applies to both new policies after the Cooling-Off Period and to renewal policies.

To cancel **Your Policy** please contact Cliverton by:

- Telephone on 01328 857921;
- Email to [info@cliverton.co.uk](mailto:info@cliverton.co.uk); or
- Post to 15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU;

When doing so, please state **Your Policy** number and the date which you would like to cancel from.