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15-17 Norwich Road  
Fakenham  
Norfolk NR21 8AU

# CLIVERTON

## SCHEDULE AND CERTIFICATE OF INSURANCE

**Insured Name and Address:**

Pennine Training Area

**Risk Address:**

Liability - within the United Kingdom  
Material Risks

**SECURITY:**

Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by

Sections 1 and 2 Aspen Insurance UK Limited  
Sections 3 to 10 Ecclesiastical Insurance Office plc

**CERTIFICATE NO:** D1991795

**POLICY FORM:** EIO CTN CC3 (11.16)

**REASON FOR ISSUE:** New Business

**PERIOD:** From: 15th March 2019 To: 14th March 2020 (Both inclusive)

**BUSINESS:** Bona Fide Dog Club including weekly training meetings, committee meetings/AGM/Christmas Party.  
Unlimited Events Included

**(and no other)**

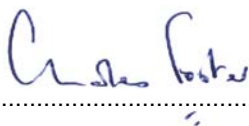
**BROKER:** Cliverton

**SECTIONS OF COVER APPLYING**

1	Public and Products Liability	Insured
2	Employers Liability	Insured
3	Property Damage	Insured
4	Business Interruption	Not insured
5	Goods in Transit	Not insured
6	Business Money	Not insured
7	Glass	Not insured
8	Specified All Risks	Not insured
9	Personal Accident	Not insured
10	Deterioration of Refrigerated Stock	Not insured

<b>THE PREMIUM</b>	Insurance Premium	£245.00
	Insurance premium tax	£29.40
	Policy Fee	£15.00
	<b>TOTAL</b>	<b>£289.40</b>

In witness whereof this Certificate has been signed in Norfolk on behalf of  
**Aspen Insurance UK Limited and Ecclesiastical Insurance Office plc**



Date 13th March 2019

**SECTIONS OF COVER INSURED****SECTION 1 – PUBLIC AND PRODUCTS LIABILITY**

<b>Cover</b>	<b>Limit of Indemnity</b>	
Public Liability	£5,000,000	Any one accident or series of accidents arising out of one original cause
Care Custody and Control extension (liability to animals)	Not Insured	Any one accident or series of accidents arising out of one original cause
Professional Indemnity extension	£500,000	In the aggregate any one period of insurance
Loss of keys extension	Not Insured	In the aggregate any one period of insurance
Products Liability	£5,000,000	In the aggregate any one period of insurance

**SECTION 2 – EMPLOYERS LIABILITY**

<b>Cover</b>	<b>Limit of Indemnity</b>	
Employers Liability	£10,000,000	Any one accident or series of accidents arising out of one original cause

**SECTION 3 – PROPERTY DAMAGE**

<b>Property</b>	<b>Sum Insured</b>	<b>Insured perils</b>
Club & Society Contents & Equipment	£500	1,2,3,4,5,6,7,8,12

Please refer to Section 3 of your policy document for a full definition of the numbered perils.

**SECTION 4 – BUSINESS INTERRUPTION**

Business Interruption - Not insured

Increased Cost of Working - Not insured

**SECTION 5 – GOODS IN TRANSIT**

Not insured

**SECTION 6 – BUSINESS MONEY**

Money in Transit Not insured

Money on the Premises Not insured

**SECTION 7 – GLASS**

Not insured

**SECTION 8 – SPECIFIED ALL RISKS**

Not insured

**SECTION 9 – PERSONAL ACCIDENT**

Not insured

## SECTION 10 – DETERIORATION OF REFRIGERATED STOCK

Not insured

### POLICY EXCESSES APPLYING

The Insured shall bear the following amounts of each and every loss, after the application of the condition of average:

Section 1	Public and Products Liability	Nil other than £100 excess in respect of third party property damage
	C.C.C Extension	£50 each and every claim
	P.I Extension	Nil
Section 2	Employers Liability	Nil
Section 3	Property Damage	£250 in respect of buildings (portacabins £500) £100 in respect of all other claims
Section 4	Business Interruption	Nil
Section 5	Goods in Transit	£100
Section 6	Business Money	£100
Section 7	Glass	£100
Section 8	Specified All Risks	£100
Section 9	Personal Accident	Nil other than 7 day deferment period in respect of temporary total disablement by accident
Section 10	Deterioration of Refrigerated Stock	£100

The following endorsements apply to your policy

### **ASP23 - Event Exclusion**

**We** will not indemnify **You** in respect of claims arising from fairground rides, bouncy castles, fireworks, motorised children's rides, clay pigeon and target shooting.

An event includes up to four days of public show/event, plus one day either side for setting up/dismantling.

**We** will not indemnify **You** in respect of any event which **You** organise where the maximum attendance exceeds 1,000 per day or 5,000 over the course of the event.

**We** will not indemnify **You** in respect of sponsored walks and/or events on public spaces unless the appropriate local authority and police approvals have been obtained.

### **ASP33 - Public Handling of Animals**

Where animals are handled by the public, it is condition precedent to liability that:

- a) No animals are used which are scheduled in the Dangerous Wild Animals Act 1976 and 1984 (and as subsequently amended)
- b) **You** or an **Employee** are in attendance at all times
- c) A hand wash is provided
- d) Suitable notices are displayed

### **ASP37 - Total Abuse Exclusion**

**We** will not indemnify **You** in respect of **Your** legal liability arising directly or indirectly out of or in connection with sexual abuse or other abuse of any kind.

For the purposes of this exclusion "sexual abuse" is defined as an action deemed to be an offence under the provisions of the Sexual Offences Act 1956, Section 1 (1) of the Indecency with Children Act 1964, section 54 of the Criminal Law Act 1977, section 1 of the Protection of Children Act 1978 and all sections of the Sex Offenders Act 1977.

### **ASP51 - Voluntary Helpers**

It is a condition precedent to liability that the Employers' Liability section is selected and the appropriate premium is paid in all cases where **You** employ paid staff or helpers.

The Public Liability section of this **Policy** is extended to indemnify **You** against claims arising through accidental **Injury**, or physical **Damage** caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Injury**, or physical **Damage** had been caused by **You**.

### **ASP52 - Member's Liability (Clubs)**

The Public Liability section of this **Policy** extends to indemnify any member of the club in accordance with the insuring clauses against legal liability in respect of claims arising through accidental **Injury** or physical **Damage** to any other member or to any **Property** belonging to any other member whilst the member is engaged in club activities and happening during the **Period of Insurance**.

The Public Liability section of this **Policy** extends to indemnify any member of the club in accordance with the insuring clauses against legal liability in respect of claims arising through accidental **Injury** or physical **Damage** to any third party or to any **Property** belonging to any third party whilst the member is engaged in club activities and happening during the **Period of Insurance**.

Provided that **Our** total liability does not exceed the **Limit of Indemnity** stated in this Section of the **Schedule**.

## ASP55a - Products Liability

### Section 1 – Sub Section B – Products Liability

It is a condition precedent to liability under this **Policy** that:

**You** only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.

Feedstuffs are sold in the manufacturer's original packaging and no feedstuff is re-packaged by **You** other than dry grains, meal, hay and biscuits

The **Policy** does not cover losses arising from the sale of feedstuffs for feeding to animals intended for ultimate human consumption

**You** maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Products** as defined by the **Policy**.

## ASP59 - Professional Indemnity Extension to Section 1 Public and Products Liability

Notwithstanding Exclusion 6 to Sub-Section A – Public Liability **We** will indemnify **You** against:

1. All sums which **You** become legally liable to pay as **Compensation** in respect of claims first made against **You** and notified to **Us** during the **Period of Insurance** arising out of breach of professional duty by reason of negligent act error or omission.
2. **Your Costs and Expenses** in connection with a claim or circumstance that may give rise to a claim under this extension.

Provided that **Our** aggregate liability under this extension for all **Compensation** including **Costs and Expenses** during any one **Period of Insurance** will not exceed the **Limit of Indemnity** stated in the **Schedule**

What is Not Covered.

**We** will not be liable for:

1. Any amount of **Excess** shown in the schedule
2. Any liability or **Costs and Expenses** in respect of:
  - a) Claims involving allegations of libel or slander.
  - b) Claims made against **You** outside the Territorial Limits of this Policy.
  - c) Claims arising out of circumstances known to **You** or **Your Employees** prior to inception of this **Policy**.
  - d) Claims made by a Partner or Director of **You** or any other financially interested party in the **Business**.
  - e) Wilful dishonest or fraudulent acts committed by **You** or **Your Employees** that may give rise to a claim under this **Policy**.
  - f) Errors omissions or neglect in treatment administered by **You** or **Your Employees**
  - g) Any act error or omission committed or alleged to have been committed prior to the retroactive date stated in this Extension.
  - h) Claims made against **You** under a contract or agreement which would not have attached in the absence of such contract or agreement.

Retroactive date: 15 March 2019

Claims Condition applying to this Extension.

**You** shall give immediate notice of any claim or any circumstance that may give rise to a claim under this Extension immediately and without delay to **Us** at the claims notification address stated in this **Policy**.

Subject otherwise to all other terms limitations exclusions and conditions of this **Policy**.

## ASP65 - Retail and Internet Sales

**We** will not indemnify **You** in respect of retail or internet sales of **Products** for use or delivery outside Great Britain, The Isle of Man, The Channel Islands and Northern Ireland.

## EIO1 - Tools of trade/equipment and All Risks items

It is a condition precedent to liability under Section 8 'Specified All Risks' that all tools of trade, small tools and mobile equipment, mobile phones, laptops and mobile electronic equipment are kept in a locked building or vehicle when not in use.

Theft from vehicles left unattended is excluded unless the vehicle is parked in a locked garage or building.

The basis of settlement is re-instatement, provided that the sums insured are maintained at a level to allow for new for old replacement.

**Club & Society Equipment**

Marquee worth £500

**Claims**

It is a requirement that you give notice within 7 days to Cliverton or your Insurers, of any event which may give rise to a claim

Tel: 01328-857921  
Fax: 01328-857959  
e-mail: [info@cliverton.co.uk](mailto:info@cliverton.co.uk)

15-17 Norwich Road  
Fakenham  
Norfolk NR21 8AU

# CLIVERTON

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## CONFIRMATION OF COVER

CERTIFICATE NO: D1991795

We act as insurance brokers to  
Pennine Training Area

### Business Description

Bona Fide Dog Club including weekly training meetings, committee meetings/AGM/Christmas Party. Unlimited Events Included

We confirm that for the period 15th March 2019 to 14th March 2020 we have arranged the following liability insurance

Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	£500,000
Products Liability	£5,000,000
Employers Liability	£10,000,000

The Public Liability cover includes Indemnity to Principal

No excess applies other than £100 excess in respect of the third party property damage

This cover is underwritten by Aspen Insurance UK Limited and Ecclesiastical Insurance Office plc.



Date 13th March 2019



# Certificate of Employers' Liability Insurance

## Unpaid Voluntary Helpers Only

*(where required by regulation 5 of the Employers Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

Certificate No: D1991795

1 Name of policy holder: Pennine Training Area  
2 Date of commencement of insurance policy: 15th March 2019  
3 Date of expiry of insurance: 14th March 2020

We hereby certify that subject to paragraph 2:-

1 the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies; and

2 the minimum amount of cover provided by this policy is no less than £5,000,000

Signed on behalf of those subscribing to the above policy (Authorised Insurers)

.....Signature

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Note: The information below this line does not form part of the statutory certificate. Those Underwriters on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

**Name of Issuing intermediary**

Lycett, Browne-Swinburne & Douglass Ltd  
Milburn House  
Dean Street  
Newcastle-upon-Tyne  
NE1 1PP

**Issuing intermediary's reference:**

*(if different from the Policy Number stated above)*

NMA2838 (28.1.99)