

Insured Ian Dearlove and Jen Dearlove
Trading As SWAT Pets

Certificate No. M1354985

The following endorsements apply to your policy

ASP1 - Sale of Animals

Section 1 Sub Section B Products Liability

We will not indemnify **You** against **Your** liability arising out of the sale of animals.

ASP8 - Pet Taxi European Cover

It is a condition precedent to liability in respect of **Your** legal liability arising out of the provision of pet taxi services within the countries of the EU and Europe that:

- a) All relevant quarantine laws shall be complied with
- b) Any claims will only apply to judgments of first instance made against **You** in the Courts of the United Kingdom and not to judgments obtained elsewhere nor to judgments or orders obtained in the said Courts for the enforcement of foreign judgments whether by way of reciprocal agreements or otherwise

ASP10 - Loss of Keys Extension

Section 1 Sub Section A Public Liability

We will indemnify **You** in respect of all sums that **You** become legally liable to pay in respect of:

- a) Call out charges and expenses arising out of an error in setting or re-setting intruder alarms
- b) Call out charges, expenses and the cost of replacement locks or alteration to locking mechanisms following the loss of keys and/or the accidental locking of keys within the property.
- c) Provision, where necessary, of temporary protection to a customer's premises following the loss of keys or electronic pass cards.

Our **Limit of Indemnity** will not exceed £10,000 any one event or series of events arising out of one original cause.

£25 **Excess** applies in respect of keys which are locked within the respective building or home.

Nil **Excess** applies otherwise.

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.

ASP26 - Family Extension

We will indemnify **You** in respect of **Your** legal liability in respect of claims arising through accidental **Injury** or physical **Damage** caused as a result of the actions of **Your** spouse, partner, children (aged 16 or above) or parents, as if the accidental **Injury** or physical **Damage** had been caused by **You**.

This extension includes cover during **Your** absence, including whilst on holiday, up to a maximum of 14 days of continuous absence at any one time, unless there is more specific insurance in place. **We** agree to waive **Our** rights of subrogation if no specific insurance has been arranged.

This extension does not apply to house-sitting.

This **Policy** does not cover claims made against **You** by **Your** spouse, partner, children or parents, following **Damage** or **Injury** arising from **Your Business** activities.

It is a condition precedent to liability that the Employers' Liability Section is operative and the appropriate premium is paid in all cases where **You** employ paid staff or helpers, including paid family members.

ASP27 - Care, Custody and Control Extension (Students)

Where **You** train students as part of the **Business**, the care, custody and control extension shall be extended to apply in respect of claims arising as a result of students working on an animal whilst under the direct supervision of a senior member of staff.

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**.

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**.

ASP57 - Pet/Animal Minding (Excluding Equestrian)

It is a condition precedent to liability that no more than 6 cats/dogs are minded in **Your** own home or premises or up to 30 small animals/pets.

It is a condition precedent to liability that no more than 6 pets are walked at any one time.

The owner's written consent must be obtained before pets are exercised off lead.

The **Policy** excludes claims arising as a result of horses being ridden or exercised.

There is no cover under this **Policy** in respect of damage to **You** or **Your** customer's **Property** where such **Damage** is caused by any animal which is the **Property** of **Your** customer.

ASP58 - Homesitting

This **Policy** is extended to include **Your** legal liability in respect of claims arising as a result of loss of or **Damage** to **Property** in **Your** care. The **Limit of Indemnity** in respect of household buildings, contents or valuables is the Public Liability **Limit of Indemnity** stated on the **Schedule**.

It is a condition precedent to liability that all locks, security and protective measures are put in operation whenever the **Property** is left unattended or overnight, whether or not **You** or **Your Employee** remains on the **Property**.

There is no cover under this **Policy** for any claim relating to **Damage** to motor vehicles whilst being driven by **You** or whilst in **Your** care.

It is a condition precedent to liability that the **Property** owner has arranged with their household insurer to extend their policy to cover losses incurred whilst there is a house sitter present.

This **Policy** is extended to provide indemnity in respect of **Your** legal liability for claims arising as a result of **You** undertaking gardening and light domestic duties ancillary to the principal **Business** of pet sitter/house sitter. There is no cover in respect of work from ladders or the use of hired-in plant or equipment. This extension is restricted to leaf clearance in respect of swimming pools.

ASP63 - Non-negligent cover

We will indemnify **You** in respect of the following events:

1. Veterinary fees incurred following accidental **Injury** to an animal in **Your** care, custody or control provided that such **Injury** is not caused directly or indirectly from breeding activities, vaccinations or pre-existing conditions.
2. Accidental death of an animal in **Your** care, custody or control resulting from **Injury**
 - (a) provided that such **Injury** is not caused directly or indirectly from breeding activities,
 - (b) vaccinations or pre-existing conditions
3. Loss of an animal in **Your** care, custody or control resulting from theft or straying and where the animal is not found or returned within seven days.

Provided that:

- (a) This extension is not dependent on legal liability.
- (b) The maximum amount payable by **Us** is £25,000 any one accident or series of accidents arising out of one original cause.
- (c) The excess applying to this extension is £50 each and every claim.
- (d) The animal does not belong to **You**.

For the purpose of this extension, 'animal' is deemed to be a dog, cat or small domestic pet only, excluding birds, reptiles and all other animals.

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.

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

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Fakenham
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CLIVERTON

CONFIRMATION OF COVER

CERTIFICATE NO: M1354985

We act as insurance brokers to

Ian Dearlove and Jen Dearlove
SWAT Pets
74 Greenfield Road
Joys Green
Lydbrook
Glos
GL17 9RE

Business Description

Dog walking & dog/cat/small domestic (non DWAA) pet minding including horses, donkeys & domesticated farm animals. Boarding in insured's own home & house sitting. Pet Taxi (excluding human passengers). Loss of keys/replacement locks. Cover for 4 events.

We confirm that for the period 4th May 2019 to 3rd May 2020 we have arranged the following liability insurance

Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	Not insured
Products Liability	£5,000,000
Employers Liability	Not insured

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.



Date 17th April 2019