

Schedule

Pet Business Insurance



Protectivity Insurance, Belmont House, High Street, Lane End,
High Wycombe, Bucks, HP14 3ER. Tel: 01494 887909

Date of issue:
18/05/2018

Steve Huett

7 St. Joseph Court
Old St. Michaels Drive
Braintree
Essex
CM7 2AH
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	444900036120		
Binding Authority:	This insurance is written under contract number SC3342018377		
Wording:	PPA-A 1217 - WORDING - SCD / CAN-A 0418 - WORDING - SCD / PPA-A 0417 - SUMMARY - SCD / CAN-A 0418 - SUMMARY - SCD		
Insured:	Mutz Kutz Ltd		
Personal Accident section applies to:	Sarah Marshall		
Equipment Address:	The Old Dairy Mayfield Farm Sheering Road Harlow Essex CM17 0JP		
Business:	Dog Grooming		
Period of Insurance:	From:	01/06/2018	To: 31/05/2019
	Both dates inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that the cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the insurer and the insured .		
Covered Jurisdictions:	United Kingdom		

Liability Section		
Public Liability Sub-Section:	Included	
Limit of Indemnity:	£5,000,000.00	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£250,000	any one Occurrence and in the aggregate in respect of Cyber
	£50,000	any one Occurrence in respect of Care, custody or control of Animals / Non Negligent Animal Care
	£10,000	any one Occurrence and in the aggregate in respect of Care, custody or control of Keys/Alarms
Excess:	£100.00	Applicable to Injury and Damage
	£50	Applicable to Care, custody or control of Animals / Non Negligent Animal Care

	Nil	Applicable to Care, custody or control of Keys/Alarms
Defence Costs:	Included	
Occurrence Limit:	Combined	
Business Premises:	The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom	
Product Liability Sub-Section:	Included	
Limit of Indemnity:	£5,000,000.00	any one Occurrence and in the aggregate
Excess:	£100.00	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Products sold in or supplied to:	United Kingdom	
Employers Liability Sub-Section	Included	
Limit of indemnity	£10,000,000.00	any one Occurrence
	Subject to the following sub-limits with shall be part of and not in addition to the above limit:	
	£5,000,000	any one Occurrence in respect of Terrorism
	£5,000,000	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Professional Indemnity Sub-Section:	Included	
Limit of Indemnity:	£1,000,000.00	any one Occurrence and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Confidentiality
	£100,000	any one Occurrence and in the aggregate in respect of Breach of Copyright
	£250,000	any one Occurrence and in the aggregate in respect of Libel and Slander
Excess:	£100.00	Applicable to Defence Costs
Defence Costs:	Included	
Occurrence Limit:	Combined	
Retroactive Date:	01/06/2018	

Personal Accident Section		
Personal Accident Benefits:	Included	
	This policy will not pay more than the Capital Sum stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person	
Death:	£25,000	
Permanent Total Disablement:	£25,000	Any occupation
	Subject to the following amounts payable which shall be part of and not in addition to the above limit:	
	£10,000	Loss of Limb (one limb)
	£25,000	Loss of Limb (two or more)
	£10,000	Loss of Sight (one eye)
	£25,000	Loss of Sight (both eyes)
	£25,000	Loss of Limb & Loss of Sight

	Nil	Loss of Hearing (one ear)
	Nil	Loss of Hearing (both ears)
	Nil	Loss of Speech
Temporary Total Disablement:	£250 per week	Maximum. Subject to net weekly earnings not being exceeded
	104 weeks	Maximum Duration
	14 days	Deferment Period
Extension - Dental Expenses:	£250	Subject to appropriate mouth protection being worn when participating in contact sports
	£25	Excess
Hospital Daily Benefit:	£25 per 24 hours	
	14 days	Maximum Duration
	72 hours	Deferment Period

Material Damage Section					
Sports & Business Equipment:		Included			
Sum Insured:	£12,000.00	Item Limit:	£12,000.00	Excess:	£75.00

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£325.40	£39.04	£364.44
Policy Fee	£5.85	£0.00	£5.85
Total	£331.25	£39.04	£370.29

Notification of Claims and Circumstances	
To:	<p>Roger Rich & Co 2A Marston House Cromwell Park Chipping Norton Oxfordshire OX7 5SR</p> <p>Email: enquiries@rogerrich.co.uk Tel: +44 (0) 1608 641351</p>

Endorsements	
Extensions Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to:	[none]
Additional Conditions Cover under all individual policy Sub-Sections is subject to the following additional conditions:	[none] In the event of breach of the above Additional Condition(s), We shall have no liability under this policy, unless You show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Authorisation

Signed by:



Andy Brownsell
Director
Protectivity
Protectivity is a trading name of SportsCover Direct Ltd.

Date:

18/05/2018