



15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU  
Tel: 01328 857 921  
Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk) [www.cliverton.co.uk](http://www.cliverton.co.uk)

Miss S Strong  
T/A Dogs on Camera  
22 Thornton Road  
London  
SW12 0LF

Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk)  
Date: 29 May 2020  
Our Reference: STSX29AA01

Dear Miss Strong

Re: Policy No: STSX29AA01/Miss S Strong

Thank you for your instructions to renew your insurance policy with effect from 23 May 2020. I have pleasure in enclosing:

- Your annual schedule and certificate of insurance
- A certificate of Employers' Liability (if you have selected this cover)
- Our invoice for the annual premium which is for your accounting purposes.

If you have selected Employers' Liability insurance the certificate should be displayed in a prominent place. Although it is no longer a legal requirement to retain these for 40 years I would suggest that a copy should be filed securely.

The schedule is based upon the most recent information you have provided to us. Please read it carefully and if you have any queries concerning any aspect, please call us.

In the event of a possible claim it is essential that you comply with the policy conditions and in particular please ensure that:

- We are notified as soon as you become aware of a possible claim. Any delay may prejudice your ability to claim successfully.
- Do not enter into any negotiations with a third party claimant. The third party should be requested to put their claim in writing to you and you should then immediately submit this to Cliverton.
- Where a claim for accidental loss, theft or malicious damage occurs a report must be made to the police and an incident number must be obtained from them.
- Repairs must not be undertaken without the approval of the insurers or their representatives.

Cliverton is a trading division of Lycett, Browne-Swinburne & Douglass Ltd, who are authorised and regulated by the Financial Conduct Authority.

As regards our remuneration for services carried out on your behalf, we receive from the insurers a commission which is a percentage of the premium. We also charge a fee for the annual administration of your policy and this is shown separately on your premium invoice.

I trust that the above is in accordance with your requirements. If you wish to discuss any aspect please call the office and in the meantime thank you for placing your business through Cliverton.



Special schemes for equestrian, farms, small holdings, liabilities.  
Insurance for livestock, horses, small animals, dogs and cats.

All trades connected with animals, breeding, boarding, grooming and clubs.

Cliverton is a trading name of Lycett, Browne-Swinburne and Douglas Limited which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Milburn House, Dean Street, Newcastle Upon Tyne, NE1 1PP (No. 706042 England).

Yours sincerely

Cliverton Renewals Team

Enclosures

Schedule

Employers Liability Certificate (if applicable)

Invoice



15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU  
Tel: 01328 857 921  
Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk) [www.cliverton.co.uk](http://www.cliverton.co.uk)

Miss S Strong  
T/A Dogs on Camera  
22 Thornton Road  
London  
SW12 0LF

**Invoice No:** 160433  
**Date:** 29 May 2020  
**Contact:** Cliverton Team  
**Our Ref:** STSX29AA01

**Paid Invoice**

**Insured:** Miss S Strong  
**Type of Insurance:** Animal Agency  
**Insurer:** Aspen Insurance UK Limited  
**Policy Number:** STSX29AA01  
**Transaction Type:** Renewal  
**Effective Date:** 23/05/2020

	<b><u>GBP</u></b>
Premium:	£187.00
IPT 12.0% (UK Tax Authorities):	£22.44
Administration Fee:	£15.00
<b>Total Paid:</b>	<b>£224.44</b>

For any account queries please email [accounts@cliverton.co.uk](mailto:accounts@cliverton.co.uk)

## SCHEDULE AND CERTIFICATE OF INSURANCE

<b>Insured Name:</b>	Miss S Strong		
<b>Address:</b>	T/A Dogs on Camera, 22 Thornton Road, London, SW12 0LF		
<b>Risk Address(s):</b>	Within the United Kingdom		
<b>Policy Number:</b>	STX29AA01	<b>Reason for Issue</b>	Renewal
<b>Period of Cover:</b>	<b>From:</b> 23 May 2020	<b>To:</b> 22 May 2021	(Both inclusive)
<b>Policy Form:</b>	EIO CTN CC3 (11/16)		
<b>Business(s):</b>	Animal Agency - providing dogs/cats/small domestic (non DWAA) pets. excluding DWAA. Care Custody and Control £25,000 excludes animals owned by the Insured.		

### Cover and Premium Summary

Section	Cover Details	Premium Ex IPT
1 Public and Products Liability	Insured	£135.00
2 Employers Liability	Insured	£52.00
3 Property Damage	Not Insured	£0.00
4 Business Interruption	Not Insured	£0.00
5 Goods in Transit	Not Insured	£0.00
6 Business Money	Not Insured	£0.00
7 Glass	Not Insured	£0.00
8 Specified All Risks	Not Insured	£0.00
9 Personal Accident	Not Insured	£0.00
10 Deterioration of Refrigerated Stock	Not Insured	£0.00

	Premium Due:
Premium Ex IPT	£187.00
Insurance Premium Tax (IPT)	£22.44
Cliverton Fee	£15.00
<b>Total Amount</b>	<b>£224.44</b>

**Security:** Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by:  
Section 1 and 2 Aspen Insurance UK Limited  
Section 3 to 10 Ecclesiastical Insurance

### Document Sign Off

**Signed By:**  **Date:** 29/05/2020

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



**Policy Number:** STSX29AA01  
**Date:** 29 May 2020

**Account Executive:** Cliverton Team  
**Email:** info@cliverton.co.uk

## **Excesses**

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The insured shall bear the following amounts stated for each & every claim, unless stated otherwise in the endorsements

### **Section 1**

£100 third party property damage

C.C.C EXTENSION £50 each and every claim

P.I EXTENSION Nil

**Section 2** Nil



**Policy Number:** STSX29AA01  
**Date:** 29 May 2020

**Account Executive:** Cliverton Team  
**Email:** info@cliverton.co.uk

## Sections of Cover Insured

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### Section 1 – Public and Products Liability

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#### Risk Address: All Locations

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#### Limits of Indemnity

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Cover	Limit	
Public Liability	£5,000,000	Any one accident or series of accidents arising out of one original cause
Products Liability	£5,000,000	In the aggregate any one period of insurance
Care Custody and Control	Not Insured	
Non-negligent Cover	Not Insured	
Professional Indemnity	Not Insured	

#### Based On:

Based on a Turnover of: £10,000

### Section 2 – Employers Liability

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#### Risk Address: All Locations

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#### Limit of Indemnity

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Cover	Limit	
Employers Liability	£10,000,000	Any one accident or series of accidents arising out of one original cause

#### Cover Type: Voluntary Workers



Policy Number: STSX29AA01  
Date: 29 May 2020

Account Executive: Cliverton Team  
Email: info@cliverton.co.uk

# Clause Full Wording

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## 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

## ASP36 – Failure To Perform Exclusion

**We** will not indemnify **You** in respect of liability arising out of:

- a) Any animal failing to perform the activity for which **You** have provided it
- b) Any additional filming or re-shooting costs

## 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**.

## 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.

## CERTIFICATE OF COVER

We act as insurance brokers to:

<b>Insured Name:</b>	Miss S Strong		
<b>Address:</b>	T/A Dogs on Camera, 22 Thornton Road, London, SW12 0LF		
<b>Policy Number:</b>	STXS29AA01		
<b>Security:</b>	Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Aspen Insurance UK Ltd.		
<b>Period of Cover:</b>	<b>From:</b> 23 May 2020	<b>To:</b> 22 May 2021	(Both inclusive)
<b>Business:</b>	Animal Agency - providing dogs/cats/small domestic (non DWAA) pets. excluding DWAA. Care Custody and Control £25,000 excludes animals owned by the Insured.		

### Cover

### Limit of Indemnity

Public Liability	£5,000,000
Professional Indemnity	Not Insured
Products Liability	£5,000,000
Employers Liability	£10,000,000

### Additional Information

The Public Liability cover includes Indemnity to Principal.

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

### Document Sign Off

Signed By:

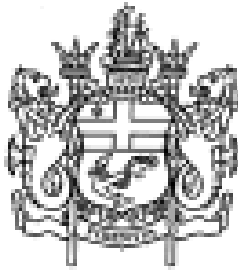


Date:

29/05/2020

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





## Certificate of Employers' Liability Insurance<sup>(a)</sup>

*(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)*

**Policy No: STSX29AA01**

1. Name of policy holder: Miss S Strong
2. Date of commencement of insurance policy: 23 May 2020
3. Date of expiry of insurance policy: 22 May 2021

**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 Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
2. (a) the minimum amount of cover provided by this policy is no less than GBP5,000,000 <sup>(c)</sup>

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

..... Signature

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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

Name and address of issuing intermediary:

Lycetts  
Milburn House  
Dean Street  
Newcastle upon Tyne  
NE1 1PP

Issuing intermediary's reference:  
(if different from the Policy Number stated above)

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