

Cliverton

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
Tel: 01328 857 921
Email: info@cliverton.co.uk www.cliverton.co.uk

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

Email: info@cliverton.co.uk
Date: 12 May 2022
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 2022. 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 Douglass 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
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Miss S Strong
T/A Dogs on Camera
22 Thornton Road
London
SW12 0LF

Invoice No: 285352
Date: 12 May 2022
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: 23/05/2022

	<u>GBP</u>
Premium:	£187.00
IPT 12.0% (UK Tax Authorities):	£22.44
Administration Fee:	£20.00
Total Paid:	£229.44

Account Name: **Lycetts**
IBAN: GB32BARC20594220901555
For any account queries please email accounts@cliverton.co.uk

SCHEDULE AND CERTIFICATE OF INSURANCE

Insured Name:	Miss S Strong		
Address:	T/A Dogs on Camera, 22 Thornton Road, London, SW12 0LF		
Risk Address(s):	Within the United Kingdom		
Policy Number:	STXS29AA01	Reason for Issue	Renewal
Period of Cover:	From: 23 May 2022	To: 22 May 2023	(Both inclusive)
Policy Form:	EIO CTN CC3 (11/16)		
Business(s):	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	£20.00
Total Amount	£229.44

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:

12/05/2022

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



Policy Number: STSX29AA01
Date: 12 May 2022

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

Excesses

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

Sections of Cover Insured

Section 1 – Public and Products Liability

Risk Address: All Locations

Limits of Indemnity

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

Risk Address: All Locations

Limit of Indemnity

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

Cover Type: Voluntary Workers

Clause Full Wording

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.



Policy Number: STSX29AA01
Date: 12 May 2022

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

Tel: 01328 857 921
Fax: 01328 857 959
Email: info@cliverton.co.uk



15-17 Norwich Road
Fakenham
Norfolk
NR21 8AU

CERTIFICATE OF COVER

We act as insurance brokers to:

Insured Name: Miss S Strong

Address: T/A Dogs on Camera, 22 Thornton Road, London, SW12 0LF

Policy Number: STSX29AA01

Security: Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Aspen Insurance UK Ltd.

Period of Cover: **From:** 23 May 2022 **To:** 22 May 2023 (Both inclusive)

Business: 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:

12/05/2022

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

