Your Animal Agency Insurance policy pack

right for your insurance

Your policy schedule

Policyholder
Kensey Wright Trading as Dogs on Camera

Your policy number
CLIV001078AA

Period of insurance cover
07/01/2026 to 06/01/2027

Date
06/01/2026

Business description
Animal Agency excluding (DWAA) Cover includes supplying animals for film / tv work. Care custody and control extension included but excludes animals owed by the insured.

Reason for issue
Renewal

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium.

Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

What you need to do:

- **Read** this schedule alongside the policy document**.**
- **Tell us** about any alterations since the start or last renewal of your policy which increase the risk of loss, damage, accident or liability. Failure to do so could result in you not being insured and claims being refused.

The excess is the amount you would have to pay towards any claim. Excesses vary for different parts of your policy and are listed in the detail of your cover below.

Your summary of cover and premium

This summary shows which sections and cover apply to you. The full details including limits and excesses follows this summary.

Section	Cover Details	Premium Ex. IPT
Public and Products Liability (Section 1)	Insured	£191.75
Professional Indemnity	Not Insured	£0.00
Employers' Liability (Section 2)	Insured	£60.00
Material Risk		£0.00
Property Damage (Section 3)	Not Insured	
Business Interruption (Section 4)	Not Insured	
Goods in Transit (Section 5)	Not Insured	
Business Money (Section 6)	Not Insured	
Glass (Section 7)	Not Insured	
Specified All Risks (Section 8)	Not Insured	
Deterioration of Refrigerated Stock (Section 10)	Not Insured	
Personal Accident (Section 9)	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

	Total Premium Due:
Premium Ex. IPT	£251.75
Insurance Premium Tax (IPT) at 12.00%	£30.21
Administration Fee	£25.00
Total Amount	**£306.96**

Insurers: Underwritten by Aspen Insurance UK Ltd and other Insurance Companies mentioned below and administered by Cliverton in accordance with the authority granted under binding authority agreements by:

Section:	
Public & Products Liability	Aspen Managing Agents Ltd, syndicate 4711 B6067DAA7Q7U250PH
Employer's Liability	Aspen Managing Agents Ltd, syndicate 4711 B6067DAA7Q7U250PH
Material Risk	Ecclesiastical Insurance Office plc
Personal Accident	Ecclesiastical Insurance Office plc
Legal Expenses	ARAG Legal Expenses Insurance Company Limited

Signed By:  **Date:** 06/01/2026

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Managing Agents Ltd, syndicate 4711**

Details of your cover

Public and Products Liability	Insured

Standard Excesses	Amount
Public & Products Liability (Property Damage)	£100

Territorial Limits Great Britain, Northern Ireland, Isle of Man and the Channel Islands

Description	Limit of Indemnity	Turnover
Public & Products Liability Care custody and control cover excludes animals owned by the insured. Indemnity limit of £5million	£5,000,000 £5,000,000	£12,000

Employers' Liability	Insured

Standard Excess	Amount
Employers' Liability	NIL

Territorial Limits Great Britain, Northern Ireland, Isle of Man and the Channel Islands

Description	Limit Of Indemnity	Number of Employees	Wage Roll
Volunteer	£10,000,000	0	£

Clauses applying to your policy

The following clauses apply to your policy cover.

ASP12 – Licence Requirements

It is a condition precedent to liability that you have a valid licence for any business activities that require licencing and a copy of this is kept on **Your** records. In the event of a claim **You** may be asked to provide a copy.

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; and
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 **Bodily Injury** or loss of or damage to tangible property caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Bodily Injury**, or loss of or damage to tangible property 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:

1. **You** only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.
2. 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.
3. **You** maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Your Products**.

However, this **Policy** does not cover losses arising from the sale of feedstuff that is intended for human consumption.

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.