



# PETSITTERS ALLIANCE

## POLICY SUMMARY

### Introduction

*This document provides a summary of the significant features, limitations and benefits of the cover available within the Petsitters Alliance Members Insurance Policy. This summary does not contain the full details of the terms, conditions, exclusions and warranties applicable. Please refer to the policy wording for the full details. The policy wording is available on request or it can be viewed at [www.petsittersalliance.co.uk](http://www.petsittersalliance.co.uk)*

### About this insurance

*This Petsitters Alliance policy is available to authorised members of Petsitters Alliance. The standard duration of this non-investment insurance contract is 12 months unless otherwise agreed by us.*

*The Petsitters Alliance Liability policy provides **Public Liability** cover including cover for all sums that you become legally liable to pay as damages within the scope of cover as defined in the policy wording and in accordance with the law of the United Kingdom.*

*The policy is underwritten by **International Insurance Company of Hanover Ltd.** Quotedesk is authorised and regulated by the Financial Services Authority.*

### Features and Benefits

<b>PUBLIC LIABILITY</b>	
<b>Cover Offered</b>	<b>Standard</b>
Legal Liability to pay damages and associated legal costs for accidental injury, damage to material property in connection with the business and occurring during the Period of Insurance	£2,000,000 any one event
<b>EMPLOYERS LIABILITY</b>	
<b>Cover Offered</b>	<b>Standard</b>
Legal liability to pay damages and associated legal costs in respect of injury to any Person Employed arising out of and in the course of employment by the Insured and occurring during the Period of Insurance	Up to £10,000,000 any one event
<b>OPERATIVE ENDORSEMENTS</b>	
<p><b>CH3 -Pet minding</b> It is warranted that no more than 6 dogs are minded in the insured's own home or premises. In place of, or in addition to any dogs, small animals to a total value of not more than £1000 may be minded in the insured's own home or premises.</p>	
<p><b>CH5 -Pet walkers</b> It is warranted 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.</p>	
<p><b>CH6 -Homesitting</b> The policy is extended to include claims arising as a result of loss of or damage to property in the care, custody or control of the insured. The limit of indemnity in respect of household buildings, contents or valuables is the public liability limit of indemnity stated on the schedule of cover. 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 the insured or their employee remains on the property.</p>	

There is no cover under this policy for any claim relating to damage to motor vehicles whilst being driven by the insured or whilst in the care of the insured.

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

There is no cover under this policy in respect of damage to the insured's customer's property where such damage is caused by any animal which is the property of the insured's customer.

This policy is extended to provide indemnity in respect of claims arising as a result of the insured 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.

#### **CH7 -Sale of animal food**

It is understood and agreed that feedstuffs are sold in the manufacturer's original packaging and that no feedstuff is re-packaged by the insured other than dry grains, meal, hay and biscuits.

This policy does not cover losses arising from the sale of feedstuffs for feeding to animals intended for human consumption.

It is warranted that the underwriter's rights of recourse against the feed supplier are maintained.

#### **CH10 -Loss of keys**

The policy is extended to indemnify the insured in respect of all sums that they become legally liable to pay in respect of

- call out charges and expenses arising out of an error in setting or re-setting intruder alarms

- call out charges, expenses and the cost of replacement locks or alteration to locking mechanisms following the loss of keys.

- provision, where necessary, of temporary protection to a customer's premises following the loss of keys.

The limit of indemnity is £10,000 anyone event or series of events arising out of one original cause.

The excess under this section is Nil each and every claim.

#### **CH16 -Care, custody and control of horses -NOT INSURED (Available on request)**

This policy excludes claims arising as a result of horses being ridden or exercised. The limit of indemnity in respect of the care custody and control of horses is £5,000.

#### **CH17 -Bona-fide sub contractors**

It is warranted that sub-contractors arrange their own public liability insurance and provide annual confirmation of this. The minimum limit of indemnity is to be £1,000,000

#### **CH26 -Family extension**

The policy is effective in respect of claims arising through accidental bodily injury, physical loss or damage caused as a result of the actions of the insured's spouse, partner, children (aged 16 or above) or parents, as if the accidental bodily injury, physical loss or damage had been caused by the insured.

This extension includes cover during the insured's absence, including whilst on holiday, up to a maximum of 14 days of continuous absence at anyone time, unless there is more specific insurance in place. Underwriters agree to waive their 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 the insured by the insured's spouse, partner, children or parents, following loss, damage or injury arising from the insured's business activities.

It is a condition precedent to liability that the employers liability section is selected and the appropriate premium is paid in all cases where the insured employs paid staff or helpers, including paid family members

#### **CH30 -Rights of recourse warranty**

It is hereby understood and agreed that the following warranty applies to this POLICY:

It is hereby warranted that the INSURED maintains full rights of recourse against any manufacturer or supplier with whom the INSURED has entered into a legal contract for the provision of GOODS as defined by the POLICY.

#### **CH39 -Proprietary brands warranty**

It is hereby understood and agreed that the following warranty applies to Section 2 and 3 of this Certificate:

#### **CH51 -Voluntary helpers (Non Family Members)**

It is a condition precedent to liability that the employer's liability section is selected and the appropriate premium is paid in all cases where the insured employs paid staff or helpers.

The public liability section of this policy is extended to indemnify the insured

against claims arising through accidental bodily injury, physical loss or damage caused by club officials, members or voluntary helpers whilst they are working on the insured's business as if the accidental bodily injury, physical loss or damage had been caused

by the insured.

## SIGNIFICANT GENERAL EXCLUSIONS

### General exclusion clause or limitation

Arising out of the deliberate, conscious or intentional disregard by the Insured's technical or administrative management of the need to take all reasonable steps to prevent injury or Damage.

For any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages, or in any other form whatsoever.

Directly or indirectly occasioned by, happening through or consequence of war, invasion, act of foreign enemy, civil war, rebellion, revolution, insurrection or military or usurped power, any act of Terrorism.

## SIGNIFICANT GENERAL CONDITIONS

### Condition

You must notify us immediately of any alteration or change affecting the risk insured

You must take all reasonable steps to prevent accidents, injury, loss or damage

You must not act dishonestly in any way or provide false information

You must disclose all information that might be relevant to our assessment and all material representations must be true and accurate. If you are unsure whether a fact is material please contact Quotedesk for advice.

## EXCESSES

### Section

Public Liability £250

Employers Liability £Nil

Care, Custody & Control £50

## Cancellation

You have a statutory right to cancel this policy within 14 days of accepting this contract. The full premium will be due and payable from the inception of your policy and no refund of premium will be paid in the event of your cancellation of the policy after the statutory 14 day cancellation period provided that there have been no claims paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that You will have received the Policy documents upon the day following the date it was posted to the Insured by first class post.

Our Insurer shall be entitled at any time and at its own discretion to cancel your policy by sending 14 days notice by recorded delivery post

## Complaints

Any enquiry or concern about this Policy should be addressed in the first instance to Your insurance broker.

If you are not satisfied, You may contact Underwriter's Compliance Officer at:

International Insurance Company of Hannover Ltd, L'Avenir, Opladen Way, Bracknell, Berkshire RG12 0PE

If You remain dissatisfied and wish to make a complaint You may refer the matter at any time to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Email: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)