

Policy Information - Business Insurance

This Policy Information document is designed to give information on the sections of cover available under the policy and does not give the full terms and conditions of the insurance policy. These will be shown in your Terms and Conditions and Insurance Schedule/Insurance Quotation; you may request a copy of the Terms and Conditions by telephoning **Brooks Braithwaite (Sussex) Ltd** on **0345 070 1064** or alternatively this can be found on our website.

Your policy can include the following sections. The sections will be shown on your Insurance Schedule/Insurance Quotation as 'Insured'.

General Exclusions that apply to all sections of the policy

- Any loss or damage as a result of; war (whether declared or not), riot, strikes, nuclear reaction, radiation or radioactive contamination or any act or terrorism.
- This insurance does not cover any loss, damage, claim, cost, expense or other sum directly or indirectly attributable to or as a consequence of fair wear and tear.

Section 1

Important - Please read this carefully

When considering which sections you would like your insurance to cover please note that claims settlements on Section 1 (Buildings and Contents) and Section 2 (Business Interruption) of the policy are subject to a '**Condition of Average**'; **Underinsurance**.

What does this mean? In simple terms, we rely upon you to tell us the true rebuilding costs of the buildings you wish to insure, or the true value of contents, stock etc (All Section 1). In the case of Section 2 (Business Interruption) the amount should be your gross annual revenue. **If these amounts are understated, then the payment of any subsequent claim will be affected.** For example, if you state that your rebuilding cost is £50,000 when in fact it should be £100,000 then in the event of any claim, the insurers would only pay 50% of your loss less the applicable excess.

(1a) Commercial Buildings (including outbuildings, annexes, extensions, brick or concrete block walls and metal fences attached to and forming part of the commercial premises and/or animal housing and animal exercise areas).

- Cover for loss or damage caused by fire, storm, flood, escape of water, theft or attempted theft and malicious damage.
- Accidental Damage cover may be added at additional cost.

What Insurers Will Not Pay

- Loss or damage caused by subsidence, land slip or heave.
- Loss or damage to fences and gates in the open and not forming part of the buildings.
- Loss or damage due to or caused by latent defect, normal wear and tear, faulty or defective design or materials, faulty or defective workmanship.
- An excess of £250 on each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

(1b) Contents

This could include such items as fixtures and fittings, dog and cat beds and feeding bowls, portable heaters, office furniture, documents and records, fire fighting equipment, floor coverings and employee's personal effects.

- Cover for loss or damage caused by fire, storm, flood, escape of water, theft or attempted theft and malicious damage for contents used in connection with your business.

• Accidental Damage cover may be added at additional cost.

What Insurers Will Not Pay

- Loss or damage caused by subsidence, land slip or heave.
- Loss or damage caused by breakdown or mechanical failure.
- Loss by theft unless by forcible and violent entry to or exit from the premises or by threat of violence.
- An excess of £100 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

(1c) Stock

- Cover for loss or damage to stock held at your premises in connection with your business
- Accidental Damage cover may be added at additional cost.

What Insurers Will Not Pay

- An excess of £100 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.
- Loss or damage to animals in your care, custody and control.
- Loss or damage caused by subsidence, land slip or heave.
- Loss by theft unless by forcible and violent entry to or exit from the premises or by threat of violence.

(1e) Computer and Other Business Equipment (Including Accidental Damage Cover)

- Cover for loss or damage caused by accident, fire, storm, flood, escape of water, theft or attempted theft and malicious damage for electronic equipment used in connection with your business. This could include such items as computers, fax machines, printers, scanners, telephones, tills, grooming equipment etc.

What Insurers Will Not Pay

- Loss or damage caused by breakdown or mechanical failure.
- Loss or damaged caused by date recognition failure.
- Loss by theft unless by forcible and violent entry to or exit from the premises or by threat of violence.
- An excess of £100 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

Section 2

Business Interruption (Only available if sections 1a or 1b are 'insured')

- Loss of revenue due to your business being interrupted by an event under Section 1, such that you are unable to trade. (An event would normally be fire, storm, flood, escape of water, theft or attempted theft, malicious damage etc.)

The maximum period for which this benefit would be payable is 12 months.

What Insurers Will Not Pay

- An excess of £100 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

Section 3

Money

- Loss of money (including cheques, cash, money orders, postal orders etc.) in connection with your business, up to £4,000.
- Cover level may be extended to £8,000 for the payment of an additional premium.
- Cover under this section extends to provide compensation as a result of theft resulting in injury to the Insured.

What Insurers Will Not Pay

- Loss of any money whilst in transit unless due to assault, violence or threat of violence.
- Loss of any money by shortage due to error, omission or mysterious disappearance.
- Loss of any money caused by the dishonesty of any officer, member or employee of the Insured.
- Loss of money from an unattended vehicle or an unattended stand at a show or exhibition.
- An excess of £50 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

Section 4

Own Goods in Transit

- Cover up to £2,000 for damage or theft of goods being transported in your vehicle(s) in connection with your business.
- Cover level may be extended to £4,000 for the payment of an additional premium.

What Insurers Will Not Pay

- Loss by theft unless by forcible and violent entry to the vehicle or by threat of violence.
- An excess of £50 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

Section 5

Specified All Risks Cover

- This section allows the policyholder to extend the insurance cover for items specified in Section 1e, Computer and other Business Equipment to all risk cover anywhere in the United Kingdom or European Union for the payment of an additional premium.

What Insurers Will Not Pay

- Loss from an unattended vehicle when the equipment is being transported unless such vehicle is securely locked and alarm systems are activated.
- An excess of £100 each and every claim or as stated on your Insurance Schedule/Insurance Quotation.

Section 6

Loss of Theft of Keys

- Cover for the replacement of your client's keys in connection with your business following a loss or theft.

What Insurers Will Not Pay

- Maximum benefit £1,500.
- Replacement of locks necessary to keep the premises secure.
- Loss by theft unless by force and/or violence.
- Insured's personal keys.
- More than a maximum benefit of £1,500.
- An excess of £50 each and every claim as stated on your Insurance Schedule/Insurance Quotation.

Section 7

Employers' Liability

(Please note: It is a legal requirement under the Employers' Liability (Compulsory Insurance) Act 1969 that you have Employers' Liability Insurance if you employ anyone who is not a close family member on a full or part time basis or a work experience placement)

- This section provides cover for your employers' legal liability to your employee in the event of death, injury or disease sustained whilst working in your business.
- Cover up to £10,000,000 including related costs (£5,000,000 in the event of terrorism and asbestos).
- Excess Nil.

Section 8

Public/Products Liability

- Cover up to £3,000,000 (or as requested and stated on your Insurance Schedule/Insurance Quotation) in respect of your business's legal liability to third parties including related legal costs if a third party is killed, injured or their property is damaged.

What Insurers Will Not Pay

- Any damage to the Insured's personal property or injury to or death of animals in the care, custody and control of the Insured.
- Legal Liability to animals boarded with you or otherwise in your care.
- An excess of £250 for Third Party Property damage only.

Professional Indemnity

- Cover up to £100,000.

What Insurers Will Not Pay

- Claims involving any allegation of libel or slander.
- An excess of £250 each and every claim.

Section 9

Care, Custody and Control of Animals

- **Maximum benefit of £3,000 in the period of insurance**
- Cover for such costs as; veterinary treatment costs, replacement value of an animal in the event of the animal's death whilst in your care, custody and control in connection with your business activities as stated on your Insurance Schedule/Insurance Quotation.
- Cover for loss by theft or straying and animals in transit whilst in your care, custody and control in connection with your business activities as stated on your Insurance Schedule/Insurance Quotation.

Maximum benefit per animal is:-

Veterinary Fees	£1,250
Death Benefit	£1,250
Loss by Theft or Straying	£1,250
Loss of Boarding Fees	£350
Advertising and Reward	£350
Animals in Transit	£2,000

What Insurers Will Not Pay

- Any veterinary fee and/or death benefit as a result of any veterinary condition that was present before the animal came into your care, custody and control.
- Any benefit for an injury or illness deliberately caused by the Insured, their employees or any member of the Insured's family.
- Any benefit in respect of any animal that is owned by the Insured, their employees or any member of the Insured's family.
- Any benefit if the animal is lost, killed or injured whilst not in the care, custody and control of the insured and in connection with the Insured's business.
- More than the maximum benefit per animal.
- More than the total benefit for all claims under this section of £3,000 in the Period of Insurance.
- An excess of £50 each and every claim in respect of Animals in Transit.

Custodial Responsibility

- To cover your Custodial Responsibility for animals in your care, custody and control. This offers cover (up to a limit of £10,000 in the period of insurance; normally 12 months) in respect of costs and expenses incurred in defending or settling any claim for negligence made against you by any person utilising the services supplied under your normal contract or conditions of business.

What Insurers Will Not Pay

- An excess of £50 each and every claim.

How do I make a complaint?

For Section 1 to 8

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong. If you have a complaint which relates to either your policy or to a claim which you have submitted under your policy then please raise this in the first instance with the Scheme Administrator who will arrange for your complaint to be forwarded onto your insurer. The Scheme Administrator contact details are:

**Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park,
Bridge Road, Haywards Heath, West Sussex RH16 1TX.**

Telephone: 0345 070 1064

Email: enquiries@petplansanctuary.com

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt your insurer will write to you and let you know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service. If after making a complaint you are dissatisfied with your insurers "Final response" (or if your complaint remains unresolved after 8 weeks of initially telling us) you may be able to refer your complaint to the Financial Ombudsman Service (FOS) at:

**The Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London E14 9SR.**

Tel: 0800 023 4567 (for landline users)

0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The FOS may review your complaint subject to certain eligibility criteria.

Further details of the FOS can be obtained from www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the FOS you are not.

Following the Complaints procedure does not affect your right to take legal action.

For Section 9

If you have a complaint please contact the Customer Satisfaction Manager at:

**Brooks Braithwaite (Sussex Ltd), 4 Bridge Road Business Park,
Bridge Road, Haywards Heath, West Sussex RH16 1TX, United Kingdom.**

Telephone: 0345 070 1064

Email: enquiries@petplansanctuary.com

If Brooks Braithwaite are unable to resolve the problem you will be provided with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Full details of our complaints procedure will be found in your policy documentation. The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: enquiries@petplansanctuary.com

Alternatively, you can contact the Financial Ombudsman Service directly.

The Financial Services Compensation Scheme (FSCS)

Brooks Braithwaite (Sussex) Ltd, Royal & Sun Alliance Insurance plc, AIG Europe Limited, Covéa Insurance plc and Allianz Insurance plc subscribe to the FSCS. This means that you may be entitled to compensation from the scheme should Brooks Braithwaite (Sussex) Ltd, Royal & Sun Alliance Insurance plc, AIG Europe Limited, Covéa Insurance plc or Allianz Insurance plc be unable to meet their liabilities. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on 020 7892 7300.

Cancellation rights

You have the right to cancel your insurance within 14 days of receiving your policy documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that you have received your policy documentation upon the day following the date it was posted to you by first class post. If you do cancel your insurance within the initial 14 day period, then no cover will have been in place from the proposed date of inception of the insurance and no liability whatsoever shall attach to the insurers in respect of the policy.

If you do not exercise your right of cancellation within the initial 14 day period, your insurance cover will automatically come into force from your original requested inception date. You are then liable to pay the full annual premium although we may have agreed to collect this by monthly direct debit.

Following the expiry of the initial 14 day period, your insurance may be cancelled at any time at your written request. You will be liable for the payment of premium for the time that your insurance has been in force plus the period to the end of the calendar month in which it is cancelled. In the event of cancellation where there has been a claim under your insurance, you will be liable to pay the full annual premium.

To cancel your insurance in accordance with the above, you must contact:

**Petplan Sanctuary, 4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex RH16 1TX.**

Telephone: 0345 070 1064

Email: enquiries@petplansanctuary.com

Cancellation - the rights of the insurer

The insurers may cancel this policy by giving the insured 14 days notice in writing sent to the last known address. The insured will be entitled to a proportionate return of the premium in respect of the unexpired period of insurance. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium direct debit instalments due.

How do I notify a claim?

You can notify us of a claim and obtain a claim form by calling **0345 070 1064** or alternatively please write to:

**Petplan Sanctuary, 4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex RH16 1TX.**

Additional information

When you arrange your insurance cover through Brooks Braithwaite (Sussex) Ltd you are dealing with a company that truly specialises in 'animal risk management'. We are not general insurance brokers and only operate in the area of 'animal risk management'. We sell and administer **Petplan Sanctuary** policies and provide insurance covers in respect of animal boarding and quarantine establishments, dog clubs and societies, dog trainers and behaviourists, pet sitters and walkers, dog and cat groomers, dog hydrotherapists, animal sanctuaries etc. in the areas of buildings and contents cover, business interruption, care, custody and control of animals, public, and employers' liability. We also offer household cover for people engaged in the running of animal related businesses.

We provide a full in-house underwriting, administration and claims service except in the case of claims for liability and property damage which are dealt with by the insurers, where we act as an intermediary.

We also trade as '**ExoticDirect**' and provide insurance covers in respect of Exotic Animal transit, quarantine, mortality, veterinary fees, fire, theft, weather perils, public and employers' liability.

Policies are Underwritten by:

In respect of sections 1 to 8

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

AIG Europe Limited

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc

Covéa Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading RG1 8DA.

In respect of section 9

Allianz Insurance plc, Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Financial Services Register No. 121849.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The liability of the Insurers is several and not joint and is limited solely to the extent of their individual proportions which are available upon request. The Insurers are not responsible for the subscription of any co-subscribing insurers or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

The **Scheme Administrator**:- **Brooks Braithwaite (Sussex) Limited** is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 304839.