

British Pet Insurance

Services



Insurance for the Professional Product Summary

**This document provides a summary
of cover for the Professionals
Insurance Policy**

Professionals Insurance Policy

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.

The Professionals Insurance policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the Schedule.

Please refer to your Policy Schedule for full details of any endorsements or excesses that may apply.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as Petcover EU Limited trading as British Pet Insurance Services or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to Petcover EU Limited trading as British Pet Insurance Services acting on your behalf.

Standard Cover

Section 1: Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none">• Public Liability – indemnity limit shown on the Schedule (any one occurrence)• Territorial Limits are Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	<ul style="list-style-type: none">• Compensation for Court Attendance connected to a claim – up to £500 per day for each director/partner and £250 per day for each employee• Health & Safety at Work, etc. Act 1974• Indemnity to Principals• Defective Premises Act 1972• Leased or Rented Premises• Motor Contingent Liability• Products Liability• Cross Liabilities• Data Protection Legislation 2018• Consumer Protection and Food Safety Acts• Corporate Manslaughter	<ul style="list-style-type: none">• Contractual Liability• EU Jurisdiction• Costs inclusive in USA and Canada• Asbestos Clean Up Costs• Excess – as per Schedule	<ul style="list-style-type: none">• Cost of rectifying faulty workmanship or replacing or recalling defective products or materials• Breach of professionals duty, malpractice of any nature, treatment, examination, prescription, surgical operation, medical procedures or any treatment used, practised or performed by You or on Your behalf other than when performing first aid• Design, formula, advice or specification for a fee or where a fee would normally be charged

Section 1: Public Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Sale, supply or administration of drugs, medicines, chemicals, or medical supplies or equipment of any kind • Bodily Injury to your Employees arising out of and in the course of their employment • Property belonging to you or under your control • Damage to the Contract Works and other materials plant tools or equipment brought on to the site • Injury or damage arising from any mechanically propelled vehicle or any craft made to float on, in or travel through water, air or space • Products supplied • Liquidated Damages, Fines or Penalties • Punitive, Exemplary or Aggravated damages • Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident • Pollution or contamination occurring in the USA or Canada • Visits or work on any offshore installation • Failure or partial failure of computer programmes • Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein • Loss of data or provision of incorrect data or failure to supply data • Libel, slander or infringement of plans copyright patent trade name trade mark or registered design • Incorrect information or errors or omissions in published materials • Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite • Cost of repair alteration replacement removal or recall of any Products Supplied • Products supplied which to your knowledge are exported to the United States of America and/or Canada and/or their dependencies

Optional Cover

Section 1 Extension 1: Loss or Theft of Keys

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Indemnity limit shown on the Schedule (in any one period of insurance) Costs and expenses in re-setting alarms at client's premises or changing door keys or locks following accidental loss or theft of keys 		<ul style="list-style-type: none"> Theft of keys from a motor vehicle provided the vehicle is locked and the keys are out of sight 	<ul style="list-style-type: none"> Personal or vehicle keys belonging to You, Your family, Your Employees or their family

Standard Cover

Section 2: Care, Custody and Control of Animals – Negligence cover

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Indemnity limit shown in the Schedule (any one occurrence or in the aggregate) where You are legally liable following Your negligence to an Animal causing Illness or Injury whilst that Animal is in Your care, custody or control Costs and expenses in defending any claim Damages to the amount of the Animal Value Treatment costs for an Injury or Illness to an Animal occurring or showed Clinical Signs whilst in Your care, custody or control Claimants' costs and expenses if You are ordered to pay them 	<ul style="list-style-type: none"> Advertising and Reward Costs not exceeding £350 (inc VAT) per Animal 	<ul style="list-style-type: none"> Animal Welfare Act 2006 Local Authority Registration Home Boarding Contract Record of Animal Health Excess – as per Schedule 	<ul style="list-style-type: none"> Claims where You are not legally liable Claims where Illness, Injury or Clinical Signs the Animal had prior to being in Your care, custody or control Claims caused deliberately by You, Your family or anyone living with You Loss of an Animal if You have voluntarily parted with the Animal or been tricked into doing so Costs for routine, elective or preventative Treatment Costs for general health improvers or Treatment in connection with breeding, spraying or castration Costs for special prescription diets other than where specified Costs for dental Treatment other than where specified Death, Illness or Injury to Animals who are in quarantine Death, Illness or Injury to Animals who are strays, rescued, owned or the responsibility of a local authority, charity or public body Death, Illness or Injury to any dog used for security, coursing, guarding, racing or in connection with a profession, occupation or business Death, Illness or Injury to any Animal less than 8 weeks old Death, Illness or Injury to an Animal in the care, custody or control of the business for more than 180 consecutive days Death, Illness or Injury to any Animal which You own Death, Illness or Injury to any Animal which You are responsible for outside of the business activities

Section 2: Care, Custody and Control of Animals – Negligence cover *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Death, Illness or Injury to any Animal following the use of, sale or administration of unlicensed veterinary products, non-proprietary or non-branded products used in connection with Your Business • Costs relating to viciousness, aggression, stress, behaviour, sexual and hormonal problems and training, unless directly resulting from Injury or Illness covered by this Section • Costs if the Animal is confiscated or destroyed by government or public authorities or under the terms of the Animal Act 1971 (or any similar legislation) because of livestock worrying • Costs resulting from an illness set out below, unless the Animal has been vaccinated against it and the vaccination has been kept up to date as recommended by a Vet <ul style="list-style-type: none"> – Dogs – distemper, hepatitis, leptospirosis and parvovirus; – Cats – feline infectious enteritis, feline leukaemia and cat flu; – Rabbits – myxomatosis and viral haemorrhagic disease • Injury, Illness or death of an Animal in Your care, custody or control caused by an Animal with the same owner • Costs of any charges made for the completion of claim forms or any supporting documentation including further information needed as part of Your claim • Additional charges for the late payment of Vet fees • Costs caused because the Department of Environment, Food and Rural Affairs or similar department or body have put restrictions on any Animal You are boarding • Loss of any Animal arising out of: <ul style="list-style-type: none"> – the injection of drugs, medicines, chemicals; – the administration of medical supplies other than applied as emergency first aid; or – the administration of drugs other than capsule or tablets given orally to the Animal or applied to their food in accordance with Veterinary instructions • Incorrect or inadequate advice, design or specification provided by You or on Your behalf for a fee or where a fee would normally be charged

Optional Cover

Section 2: Extension 1: Care, Custody and Control of Animals – Non-negligence cover

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Indemnity limit shown on the Schedule Damages to the amount of the Animal Value following death, theft or loss of an Animal whilst in Your care, custody or control Treatment costs up to a maximum period of 30 days after an Injury or Illness occurs or Clinical Signs are first shown by an Animal whilst in Your care, custody or control or within 72 hours of leaving Your care, custody or control Claimants' costs and expenses if You are ordered to pay them or paid with Our written consent Costs and expenses incurred by You with Our written consent in defending any claim 	<ul style="list-style-type: none"> Costs not exceeding £150 (inc VAT) to put an Animal to sleep, be cremated or buried Excess – as per Schedule 	<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 The following additional exclusions also apply: Costs for Vets' call-out charges following Injury or Illness unless confirmed as an emergency consultancy or essential Treatment Costs of special prescription diets resulting from Injury or Illness for no more than 7 days from when Clinical Signs were first noticed when the Animal was in Your care or within 72 hours of leaving Your care

Optional Cover

Section 3: Employers Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Employers Liability, indemnity limit shown on the Schedule (inclusive of legal costs) Territorial Limits are Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> Compensation for Court Attendance connected to a claim – up to £500 per day for each director/partner and £250 per day for each employee Health & Safety at Work, etc. Act 1974 Unsatisfied Court Judgements Indemnity to Principals Corporate Manslaughter 	<ul style="list-style-type: none"> Contractual Liability EU Jurisdiction Right of recovery Certificate of Employers Liability – if policy or section cancelled certificate becomes ineffective from cancellation date 	<ul style="list-style-type: none"> Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988 Injury to Employees ordinarily resident outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man Visits or work on any offshore installation

Optional Cover

Section 4: Professional Indemnity

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Territorial Limits are Great Britain, Northern Ireland, the Isle of Man Cover is provided on a civil liability basis and specifically provides cover for claims made against You for legal liability arising from: <ul style="list-style-type: none"> Breach of professionals duty Defamation (Libel or Slander) 	<ul style="list-style-type: none"> Defence costs (lawyers, court costs, experts etc.) are payable in addition to the indemnity limit Data Protection cover – this relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act Retroactive cover. Covers your business from the date you first bought a professionals indemnity policy 	<ul style="list-style-type: none"> Excess – as per Schedule 	<ul style="list-style-type: none"> Claims and circumstances known at inception Jurisdiction excludes USA and Canada War, terrorism and nuclear risks

Section 4: Professional Indemnity *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> – Dishonesty of Employees – Unintentional breach of confidentiality – Unintentional infringement of intellectual property rights <p>Up to the limit shown in your Schedule</p>			

Optional Cover

Section 5: Personal Accident

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Cover for named people suffering bodily injury resulting in:</p> <ul style="list-style-type: none"> • Death • Loss of limbs or sight • Permanent total disablement • Temporary total disablement <p>Up to the benefits for each item as shown in the Schedule</p>		<ul style="list-style-type: none"> • Persons Insured (partners, directors and Employees) must be aged not less than 16 years nor more than 75 years • Limit of Liability • Change in Circumstances 	<ul style="list-style-type: none"> • Flying other than as passenger on bona fide airline • Winter sports and other hazardous pursuits • Illness or disease or gradually operating cause • Self-injury, provoked assault or wilful exposure to needless peril • Influence of alcohol or non-prescribed drugs • Pre-existing defect • Failure to obtain or follow proper medical advice

Optional Cover

Section 6: Money

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of Money – up to the limits shown on the Schedule</p> <ul style="list-style-type: none"> • In transit • In a bank night safe • In Your private dwelling, or that of Your partners, directors or Employees • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Non-Negotiable Money – up to £250,000 any one claim • Damage to Safes and Carrying Cases directly associated with theft or attempted theft – up to the cost of repair or replacement • Damage to clothing resulting from theft or attempted theft of money – up to £500 any one person <p>Personal Accident (Assault)</p> <ul style="list-style-type: none"> • Death – up to £10,000 • Loss of limbs or sight – up to £10,000 • Permanent total disablement – up to £10,000 • Temporary total disablement – up to £100 per week • Temporary partial disablement – up to £30 per week • Incurred medical expenses – up to £500 	<ul style="list-style-type: none"> • Accompaniment requirements for money in transit • Safe keys and notes of combinations are to be removed from the premises outside business hours <p>The following additional conditions apply to Personal Accident (Assault):</p> <ul style="list-style-type: none"> • Persons Insured (partners, directors and Employees) must be aged not less than 16 years nor more than 75 years • Limit of Liability • Referral to Medical Practitioner 	<ul style="list-style-type: none"> • Losses arising from fraud or dishonesty of Employees if discovered longer than 14 days after the event • Shortages due to error or omission • Losses from unattended vehicles • Losses arising from any form of payment which proves to be counterfeit, fake etc. <p>The following additional exclusions apply to Personal Accident (Assault):</p> <ul style="list-style-type: none"> • Death or disablement contributed to or accelerated by pre-existing physical or mental condition

Optional Cover

Section 7: Business Equipment

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> “All Risks” Cover on Tools and Business Equipment not exceeding the Sum Insured shown on the Schedule Territorial Limits are Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> Reinstatement of losses Other Interests 	<ul style="list-style-type: none"> Excess – as per Schedule 	<ul style="list-style-type: none"> Wear, tear, gradual deterioration and other gradually operating causes Exposure to weather conditions Damage to mechanically propelled vehicles Mechanical or Electrical breakdown or derangement Damage to any electrical tools and business equipment caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running Normal upkeep or normal making good Tools and Business Equipment hired out Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory Delay or seizure of goods by the government or other authority Indirect loss of any kind Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building Damage to goods in an open backed vehicle caused by theft or attempted theft Damage to glass and other fragile or brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported Pollution or contamination unless resulting from a defined peril

Optional Cover

Section 8: Business Stock

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> “All Risks” Cover on Business Stock not exceeding the Sum Insured shown on the Schedule Territorial Limits are Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. 	<ul style="list-style-type: none"> Reinstatement of losses Debris Removal Other Interests 	<ul style="list-style-type: none"> Excess – as per Schedule 	<ul style="list-style-type: none"> Wear, tear, gradual deterioration and other gradually operating causes Exposure to weather conditions Mechanical or Electrical breakdown or derangement

Section 8: Business Stock *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Damage to any electrical business stock caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Business Stock hired out • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building • Damage to goods in an open backed vehicle caused by theft or attempted theft • Damage to glass and other fragile or brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported • Pollution or contamination unless resulting from a defined peril

General Conditions

<ul style="list-style-type: none"> • Observance of Conditions • Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> • Fair Presentation of the Risk • Cancellation • Changes to Your Cover 	<ul style="list-style-type: none"> • Reasonable Precautions • Instalments 	<ul style="list-style-type: none"> • Change of Risk or Interest • Choice of Law
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Claims Conditions

<ul style="list-style-type: none"> • Action by You • Our Rights 	<ul style="list-style-type: none"> • Fraudulent Claims • Conditions Precedent 	<ul style="list-style-type: none"> • Subrogation • Other Insurances 	<ul style="list-style-type: none"> • Arbitration
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General Exclusions

<ul style="list-style-type: none"> • Sonic Bangs • Radioactive Contamination 	<ul style="list-style-type: none"> • War, Government Action and Terrorism 	<ul style="list-style-type: none"> • Date Recognition • Dangerous Dogs Act 	<ul style="list-style-type: none"> • Computer Virus and Hacking
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Further Information

Your right to cancel

If this cover does not meet Your requirements, please return all Your documents and any certificate to Petcover EU Limited trading as British Pet Insurance Services at the address below within 14 days of receipt. British Pet Insurance Services, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX We will return any premium paid unless a claim has been made.

Cancellation

If you wish to terminate the contract at any other time, please contact Petcover EU Limited trading as British Pet Insurance Services. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

How to make a claim

In the first instance, please contact Petcover EU Limited trading as British Pet Insurance Services on 01444 708840.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact Petcover EU Limited trading as British Pet Insurance Services who arranged the Policy for you. If they are unable to resolve your complaint or it is regarding the terms and conditions of the Policy they will refer it to Us.

If your complaint is still outstanding you can write to Us at the following address, quoting your policy number.

The Chief Executive,
Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Our Registered Office

U K Insurance Limited registered office: The Wharf, Neville Street, Leeds LS1 4AZ.

Registered in England and Wales Company No 1179980.

Details about our Regulator

Polices are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

British Pet Insurance

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British Pet Insurance Services is a trading name of Petcover EU Limited who is registered in England and Wales under number 10001319. Petcover EU Limited is authorised and regulated by the Financial Conduct Authority under reference number 747757.