

## Schedule

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- 1. Named Insured** : Ms Sarah Porter

**Trading as** :

**Address** : 35 Dunnetts Close  
Ashill  
Thetford  
IP25 7AY
- 2. Business** : Canine Massage

Maximum Turnover £10,000  
(Please contact us if you need to change this)
- 3. Period of Insurance** : From 05 September 2023 to 04 September 2024  
(Both dates inclusive)
- 4. \*Insurance Premium** : £95.00 (Excluding Legal Expenses)  
**Government IPT 12%** : £11.40  
**Policy Fee** : £12.50  
**^Legal Expenses** : 0.00(Including IPT)  
**TOTAL** : **£118.90**
- 5. \*Nominee for Claims notifications** : **Name** : QuestGates  
**Telephone** : 01204 860425  
**Email** : [claimsmanagement@questgates.co.uk](mailto:claimsmanagement@questgates.co.uk)

**^Nominee for Claims notifications** : **Name** : Arag  
**Telephone** : 0330 3031325
- 6. Law and Jurisdiction** : Choice of Law: English Law  
Jurisdiction: England & Wales
- 7. Territorial limits** : United Kingdom (Great Britain, Northern Ireland, the Channel Islands and the Isle of Man)
- 8. Security** : 100% Accelerant Insurance Europe SA\*  
100% Arag Plc ^

**9. Cover and limits of Indemnity:** see over

Cover description	Limit of Indemnity or Sub-limit of Indemnity (GBP)	Excess or Deductible (GBP) ( <i>state as applicable</i> )	Cover "Included" or "not included"
Property Damage (Buildings)	Limit of Indemnity <b>£0</b> in the annual aggregate	Excess <b>£250</b> each and every claim and in the aggregate rising to £2,500 in respect of subsidence	<b>X</b>
Property Damage (Contents)	Limit of Indemnity <b>£0,000</b> in the annual aggregate	Excess <b>£250</b> each and every claim and in the aggregate	<b>X</b>
Business Interruption	Limit of Indemnity <b>£10,000</b> in the annual aggregate	Excess <b>NIL</b>	<b>X</b>
Trade All Risks (Equipment)	Limit of Indemnity <b>£2,500</b> in the annual aggregate	Excess <b>£100</b> each and every claim increasing to <b>£250</b> in respect of computers and mobile phones	✓
Glass Cover	Limit of Indemnity <b>£5,000</b> in the annual aggregate	Excess <b>£100</b> each and every claim	<b>X</b>
Animal Injuries (Accidents and Expenses)	Limit of Indemnity <b>£25,000</b> any one claim – maximum £75,000 in the annual aggregate	Excess <b>£50</b> each and every claim	✓
Loss or Theft of Key	Limit of Indemnity <b>£10,000</b> in the annual aggregate	Excess <b>NIL</b>	✓
Travel Costs	Limit of Indemnity <b>£2,500</b> in the annual aggregate	Excess <b>£50</b> each and every claim	<b>X</b>
Animal Illness	Limit of Indemnity <b>£2,000</b> per boarder for the maximum of <b>0 Dog(s), 0 Cat(s)\Small domestic pets</b>	Excess <b>NIL</b>	<b>X</b>
Employers' Liability	Limit of Indemnity <b>£10,000,000</b> any one claim	Excess <b>NIL</b>	<b>X</b>
Public & Products Liability	Limit of Indemnity <b>£1,000,000</b> any one claim	Excess <b>£100</b> Third Party Property Damage Claims	✓
Professional Indemnity	Limit of Indemnity <b>£1,000,000</b> in the annual aggregate	Excess <b>NIL</b>	✓

Personal Accident	Limit of Indemnity <b>£10,000</b> Permanent total disablement / loss of sight/limbs / death <b>£250</b> per week for temporary total disablement (max 52 weeks) <b>£125</b> per week for temporary partial disablement	Excess first <b>14 days</b>	<b>X</b>
Money & Assault	Limit of Indemnity <b>£1,000</b> in the annual aggregate	Excess <b>NIL</b>	✓
Goods in Transit	Limit of Indemnity <b>£3,000</b> in the annual aggregate	Excess <b>£100</b> each and every claim	✓
Frozen Stock	Limit of Indemnity <b>£5,000</b> in the annual aggregate	Excess <b>£100</b> each and every claim	<b>X</b>
Loss of Licence	Limit of Indemnity <b>£10,000</b> in the annual aggregate	Excess <b>NIL</b>	<b>X</b>
Legal Expenses Provided by Arag Plc	Please see attached Legal Expenses Schedule for cover details.		<b>X</b>
Personal Possessions	Limit of Indemnity <b>£2,000</b> in the annual aggregate. Excluding wear and tear Cover for Mobile phones is limited to <b>£500</b>	Excess <b>£200</b> each and every claim	<b>X</b>

**CONDITIONS**

Cover is for Canine Myotherapy.  
You are covered to trade anywhere within the United Kingdom

In witness whereof this Certificate has been signed in Suffolk on behalf of  
**Accelerant Insurance Europe SA**



**Pet Business Insurance**