

## Schedule

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- 1. Named Insured** : Mrs Jennifer Southern

**Trading as** : Pet Help at Home

**Address** : 18 Langholm Road  
Ashton-In-Makerfield  
Wigan  
WN4 0SE
  
- 2. Business** : Pet Minder\Dog Walker\Pet Behaviourist

Maximum Turnover £12,000  
(Please contact us if you need to change this)
  
- 3. Period of Insurance** : From 06 September 2023 to 05 September 2024  
(Both dates inclusive)
  
- 4. \*Insurance Premium** : £60.00 (Excluding Legal Expenses)  
**Government IPT 12%** : £7.20  
**Policy Fee** : £12.50  
**^Legal Expenses** : 0.00(Including IPT)  
**TOTAL** : **£79.70**
  
- 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>£12,000</b> in the annual aggregate	Excess <b>NIL</b>	<b>X</b>
Trade All Risks (Equipment)	Limit of Indemnity <b>£1,000</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	✓
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>	<b>X</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>	✓
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**

Maximum 6 dogs to be walked at any one time per person  
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**