

Pets Relaxed Ltd
21 Sunfield Estate
Diggle
Oldham
LANCASHIRE
OL3 5PS

Practice Ref: P044066
Date: 29/12/2022

Dear Member,

Thank you for entrusting the VDS with your Professional Indemnity insurance requirements for 2023.

I have pleasure in enclosing your Professional Indemnity Policy Schedule for 2023, including any endorsements. This schedule is based on the information that you have provided to us. Please check this carefully to make sure we have your correct details and that the cover provided meets your requirements.

You should check that you have accurately declared all the veterinary surgeons who have been included in this insurance and that the Extent and Type of Normal Veterinary Work they undertake is correct. Please also check the details of RVNs who are covered for representation costs under this Policy. Failure to maintain an accurate and current list of personnel may result in the rejection of your claim or a reduction in the amount payable.

The terms of cover are subject to the VDS policy wordings for the Professional Indemnity Policy and the Practice Policy for Representation Costs in Criminal and Disciplinary Proceedings for Registered Veterinary Nurses. The VDS PI Policy document, the Practice Policy for Representation Costs in Criminal and Disciplinary Proceedings for Registered Veterinary Nurses and the 'About the VDS Practice Policy' document, can be found on our website. Hard copies of these documents are available on request.

If you would like to receive this information in a different format or if you have any questions or wish to make any changes, please contact us on +44 (0) 1565 652737 or via www.thevds.co.uk/contact.

Yours sincerely,



Joanne Stonehewer BVM&S DSAM MRCVS
Director of Membership

The Veterinary Defence Society Limited

Email: admin@thevds.co.uk Web: www.thevds.co.uk Tel: +44 (0) 1565 652737 Fax: +44 (0) 1565 751079
Registered Office: 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. Registered in England and Wales no. 2159441
Registered Office: 8th Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2. Registered in Ireland no. 909190
The Veterinary Defence Society Limited (trading as VDS Insurance) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
The Veterinary Defence Society Limited (trading as VDS Insurance) is regulated by the Central Bank of Ireland as a branch in Ireland.

Professional Indemnity Policy Schedule for 2023

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This Schedule replaces and supersedes any prior Schedule for this Period of Insurance.

1. Insurers: **The Veterinary Defence Society Limited**

2. Insured:

VDS No	Name	Start Date	End Date	Time	Risk Group (see point 6)		
					D%	E%	F%
321727	Dr T Babetzki	01/01/2023	31/12/2023	PT2	100	0	0
291251	Mrs K Londa	01/01/2023	31/12/2023	PT2	100	0	0

Corporate Member(s)

and in respect of Section 2 of the Policy only "Insured" includes

- any veterinary surgeon previously practising as a veterinary surgeon with the Practice or Predecessor in respect of Normal Veterinary Work undertaken on behalf of the Practice or Predecessor provided such veterinary surgeon was a member of the VDS and named on the relevant policy schedule for the Practice or Predecessor at the time the Normal Veterinary Work was undertaken and
- any former Corporate Member of the Society which was a Predecessor which was a Corporate Member of the Society at the time the Normal Veterinary Work was undertaken provided this was prior to the Practice succeeding to the Predecessor.

3. Corporate Member(s) :

Pets Relaxed Ltd (13641950)

Start Date: 01/01/2023 **End Date:** 31/12/2023

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4. Covered Persons: The veterinary surgeons listed in the table at 2 above, for the period between and including the relevant Start Date and End Date, and the Corporate Member(s) listed at 3 above for the period between and including the relevant Start Date and End Date.

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6. Risk Groups:

Risk Group D:	Risk Group E:	Risk Group F:
<ul style="list-style-type: none"> • Small animals kept as domestic pets, including exotic animals (e.g. birds, reptiles, amphibians small mammals, fish) • Small animals (as above) kept for breeding, research, showing, display to the public (to include small animals kept in zoos/safari parks/aquaria/wildlife parks/marine zoos) and in private collections • Working/sporting/farm dogs • Guide dogs • Greyhounds kept for racing/breeding • Greyhound racing track veterinary duties • Racing and fancy pigeons • Native wildlife • Food animal species kept non-commercially, as pets • Diagnostic laboratory work to all of the above <p>But EXCLUDING (i) equine animals; (ii) food animals (i.e. species of animal normally used for the production of human or animal food or fibre, skin or hide) kept for commercial purposes.</p>	<ul style="list-style-type: none"> • Equine animals • Racecourse work • Riding establishment inspections • Competition and race horse regulatory work • Diagnostic laboratory work relating to equine animals <p>But EXCLUDING animals in Risk Groups D and F.</p>	<ul style="list-style-type: none"> • Food animals i.e. species of animal normally used for the production of human or animal food or fibre, skin or hide (excluding equine animals) • Animals other than those in Risk Group D (and excluding equine animals) kept for display to the public: to include animals kept in zoos/safari parks/aquaria/wildlife parks/marine zoos • Any animal not included in Risk Group D or E • Veterinary services relating to meat hygiene and animal feed production • Diagnostic laboratory work relating to food animal species • Export/import certification of food, food products, pet food, animal feed, eggs, animal products, skins, hides, agricultural machinery <p>But EXCLUDING animals in Risk Groups D and E.</p>

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7. Applicable Limits of Indemnity for Section 2:

1. Human Injury Limit of Indemnity : £10,000,000
2. Group D Limit of Indemnity : £250,000
3. Group E Limit of Indemnity : No Cover
4. Group F Limit of Indemnity : No Cover

8. Aggregate Limits of Indemnity under Section 2 :

1. Group D Aggregate Limit : £750,000
2. Group E Aggregate Limit : No Cover
3. Group F Aggregate Limit : No Cover

9. The Excess : Zero

10. Limit of Indemnity for Criminal and Disciplinary Cover: £200,000

11. Aggregate Limit of Indemnity for Criminal and Disciplinary Cover: £400,000

12. Period of Insurance: 01/01/2023 - 31/12/2023

13. Retroactive Date applicable to Section 2: 03/03/2021

14. Endorsements:

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