

Schedule

- 1. Named Insured** : Mrs Diane Symonds

Trading as : Paws 4 Trails

Address : 47 Cardington Road
Bedford
MK42 0BT
- 2. Business** : Man Trailing\Dog Walker\Dog Trainer

Maximum Turnover £25,000
(Please contact us if you need to change this)
- 3. Period of Insurance** : From 01 February 2024 to 31 January 2025
(Both dates inclusive)
- 4. *Insurance Premium** : £225.00 (Excluding Legal Expenses)
Government IPT 12% : £27.00
Policy Fee : £12.50
^Legal Expenses : £13.78(Including IPT)
TOTAL : **£278.28**
- 5. *Nominee for Claims notifications** : **Name** : QuestGates
Telephone : 01204 860425
Email : 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/NV UK Branch*
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 £0 in the annual aggregate	Excess £250 each and every claim and in the aggregate rising to £2,500 in respect of subsidence	X
Property Damage (Contents)	Limit of Indemnity £0,000 in the annual aggregate	Excess £250 each and every claim and in the aggregate	X
Business Interruption	Limit of Indemnity £25,000 in the annual aggregate for a maximum period of 12 months	Excess NIL	X
Trade All Risks (Equipment)	Limit of Indemnity £1,000 in the annual aggregate	Excess £100 each and every claim increasing to £250 in respect of computers and mobile phones	✓
Glass Cover	Limit of Indemnity £5,000 in the annual aggregate	Excess £100 each and every claim	X
Animal Injuries (Accidents and Expenses)	Limit of Indemnity £25,000 any one claim – maximum £75,000 in the annual aggregate	Excess £50 each and every claim	✓
Loss or Theft of Key	Limit of Indemnity £10,000 in the annual aggregate	Excess NIL	✓
Travel Costs	Limit of Indemnity £2,500 in the annual aggregate	Excess £50 each and every claim	✓
Animal Illness	Limit of Indemnity £2,000 per boarder for the maximum of 0 Dog(s), 0 Cat(s)\Small domestic pets	Excess NIL	X
Employers' Liability	Limit of Indemnity £10,000,000 any one claim	Excess NIL	X
Public & Products Liability	Limit of Indemnity £10,000,000 any one claim	Excess £100 Third Party Property Damage Claims	✓
Professional Indemnity	Limit of Indemnity £1,000,000 in the annual aggregate	Excess NIL	✓

Personal Accident	Limit of Indemnity £10,000 Permanent total disablement / loss of sight/limbs / death £250 per week for temporary total disablement (max 52 weeks) £125 per week for temporary partial disablement	Excess first 14 days	✓
Money & Assault	Limit of Indemnity £1,000 in the annual aggregate	Excess NIL	✓
Goods in Transit	Limit of Indemnity £3,000 in the annual aggregate	Excess £100 each and every claim	✓
Frozen Stock	Limit of Indemnity £5,000 in the annual aggregate	Excess £100 each and every claim	X
Loss of Licence	Limit of Indemnity £10,000 in the annual aggregate	Excess NIL	X
Legal Expenses Provided by Arag Plc	Please see attached Legal Expenses Schedule for cover details.		✓
Personal Possessions	Limit of Indemnity £2,000 in the annual aggregate. Excluding wear and tear Cover for Mobile phones is limited to £500	Excess £200 each and every claim	X
Employee Accident Cover	Limit of Indemnity £10,000 in the annual aggregate. Covering workers Major break £1,000 Minor break £200 Hospitalisation £50/24hrs Loss of sight or limb £2,000 Loss of finger or dental treatment £500	Excess NIL	X

CONDITIONS

Maximum 6 dogs to be walked at any one time per person
You are covered to trade anywhere within the United Kingdom

Personal Accident cover is for:
Diane Karen Symonds

In witness whereof this Certificate has been signed in Suffolk on behalf of
Accelerant Insurance Europe SA/NV UK Branch



Pet Business Insurance