

Pet Business Insurance

Insurance Product Information Document



Company: Protectivity Insurance

Product: Pet Business Insurance

Protectivity is a trading name of SportsCover Direct Limited who are authorised and regulated by the Financial Conduct Authority. Registration Number 309959

This document is a summary of the key information relating to this insurance policy. The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of Insurance?

This is a pet business insurance which covers you for up to 14 different pet business activities. The policy can cover for risks associated with the business.



What is insured?

The below benefits are covered as standard with any policy, subject to the limits shown on the policy schedule.

- Public Liability (various options available)
- Care, Custody and Control of animals
- Non-Negligent cover
- Owner Travel Expenses (various options available)
- Loss of Money (various options available)
- Loss of Keys
- Equipment Cover: £250 as standard (various options available)
- Close Family Extension

The below benefits are optional extras you may choose to add to your policy and are subject to the limits shown on your policy schedule.

- Professional Indemnity
- Employers' Liability
- Personal Accident



Are there any restrictions on cover?

- Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- Dog walkers are limited to walk a maximum of 6 dogs at one time
- Dogs or crossbreeds of dogs classified under the Dangerous Dogs Act 1991
- Horses or non-domestic pets are excluded
- Pre-existing medical conditions in animals
- Claims arising from circumstances known prior to the period of insurance
- Damage to the policy holder's home (except business equipment)
- Endorsements may apply to your policy. These will be shown in your policy documents.
This insurance may be a subject to deductible or excess which is stated in the policy documentation.



Where am I covered?

Cover will apply to anywhere in the United Kingdom, Northern Ireland, Channel Islands, or Isle of Man.



What are my obligations?

- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete
- You must read your policy carefully to ensure you have the cover you need.
- You must tell us as soon as practicably possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take all practicable steps to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must comply with all legal requirements, regulations, rules and guidelines imposed on you by any competent authority.
- You must take all practicable steps to maintain property in a good state of repair.
- You must take care in the selection and supervision of employees.
- You must maintain accounts with a complete record of purchases and sales.

- Where accommodation is being provided for other people's animals in connection with the business and it is a requirement of your local authority to be in possession of a valid Animal Boarding Establishment Licence, then you must comply with the conditions of the licence which requires the animals to be:
 - (i) kept in suitable accommodation;
 - (ii) provided with adequate food, drink and bedding;
 - (iii) regularly exercised;
 - (iv) safeguarded in an emergency;
 - (v) protected from infectious disease.



When and how do I pay?

You can pay your premium in full, either by debit or credit card. Alternatively monthly payments options are also available by paying an initial deposit when purchasing the policy, followed by monthly Direct Debit payments- if you have selected this option you will be informed of the date and amounts of each payment.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

Should you change your mind or wish to cancel your policy for whatever reason we offer a full refund within 14 days of purchase provided no claim has been made. Where cancellations are made after 14 days of the start date of the policy, the premium refund will be provided on a proportional basis and an administration fee will be charged by Protectivity Insurance. Should you wish to cancel your policy please refer to the policy wording or call us on **01494 887909** or email **sales@protectivity.com** Full details of the cancellation policy are in the terms and conditions.



How do I make a claim?

To make a claim refer to your schedule of insurance, policy wording or visit **www.protectivity.com/claims** for details of the claims handler and the claims process.