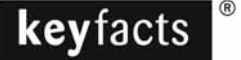


## Policy Summary - Dog Clubs and Societies

This policy summary does not contain the full terms and conditions of your insurance policy. Full details can be found in your Petplan Sanctuary Policy Terms and Conditions booklet.



### What type of insurance is this?

This policy covers Employers', Public, Member to Member and Product Liability, Property Loss and Damage, and Care, Custody and Control of Animals. These sections are only effective where shown as 'insured' on your Schedule of Insurance.

### Who are the insurers?

#### Sections 1 to 6:

Great Lakes Reinsurance (UK) PLC

#### Sections 7 and 8:

International Insurance Company of Hannover Ltd

#### Section 9:

Allianz Insurance plc

### How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and during any period you renew, as long as you continue to pay the premium.

**Your policy may include the following sections. The sections you have chosen are shown on your Schedule of Insurance as 'Insured' and the amount you can claim in each section is shown on your Schedule of Insurance.**

### General Exclusion that applies to all sections of the policy

- Any loss or damage as a result of; war (whether declared or not), riot, strikes, nuclear reaction, radiation or radioactive contamination or any act of terrorism.
- This insurance does not cover any loss, damage, claim, cost, expense or other sum directly or indirectly attributable to or as a consequence of fair wear and tear.

### Section 3 - Money

#### Significant Features and Benefits

- Provides cover against loss of money (including cheques, cash, money orders, postal orders etc) in connection with your Dog Club or Society.
- The cover extends to provide compensation if the theft results in injury to the Insured.
- The cover level may be extended to £8,000 for the payment of an additional premium.

#### Significant Exclusions or Limitations

- Loss of any money:
  - Whilst in transit unless due to assault, violence or threat of violence.
  - By shortage due to error, omission or mysterious disappearance.
  - Caused by the dishonesty of any officer, member or employee of the Insured.
  - From an unattended vehicle or an unattended stand at a show or exhibition.
- An excess on each and every claim or as stated on your Schedule of Insurance.

See Section 3, Exclusions - points 1, 3, 4, 5 and 9.

### Section 5a - Specified All Risks Cover

#### Significant Features and Benefits

- Cover for computers and other equipment (staging etc) used in connection with your Dog Club or Society, on and off the premises, EU wide.

#### Significant Exclusions or Limitations

- Loss from an unattended vehicle when the equipment is being transported unless such vehicle is securely locked and alarm systems are activated.
- An excess on each and every claim or as stated on your Schedule of Insurance.

See Section 5, Exclusions - points 4 and 6.

### Section 5b - Specified All Risks Cover

#### Significant Features and Benefits

- Cover for Cups and Trophies used in connection with your Dog Club or Society, on and off the premises, EU wide.

#### Significant Exclusions or Limitations

- Loss from an unattended vehicle when the equipment is being transported unless such vehicle is securely locked and alarm systems are activated.
- An excess on each and every claim or as stated on your Schedule of Insurance.

See Section 5, Exclusions - points 4 and 6.

### Section 6a - Loss or Theft of Keys

#### Significant Features and Benefits

- Cover for the replacement of lost or stolen keys required for buildings used in connection with your Dog Club or Society activities, including the replacement of locks necessary to keep the premises secure.

#### Significant Exclusions or Limitations

- Loss by theft, unless by force and/or violence.
- Member's personal keys.
- An excess on each and every claim or as stated on your Schedule of Insurance.

See Section 6a, Exclusions - points 1, 2 and 5.

### Section 7 - Employers' Liability

#### Significant Features and Benefits

- Cover for your Employers' Legal Liability to any person who may be deemed as an employee of your Dog Club or Society in the event of death, injury or disease sustained whilst working in connection with your Dog Club or Society activities.

#### Significant Exclusions or Limitations

- The limit of indemnity in respect of an Act of Terrorism or Liability in respect of Asbestos shall not exceed £5,000,000.

See Section 7, Exclusions - points 3 and 4

- If at the time of any event to which Liability under the insurance applies there is but for the existence of this insurance, any other insurance covering the same loss or

damage, the Insurers will not be liable under this policy except in respect of any excess amount beyond the amount which would be payable under such other insurance had this policy not been effected.

See Section 7 - Conditions - point 5.

### Section 8 - Public, Member to Member and Products Liability

#### Significant Features and Benefits

- Cover in respect of your Dog Club or Society's legal liability to third parties including related legal costs if a third party is killed, injured or their property is damaged.
- Extended to Member to Member legal liability if one member of your Dog Club or Society is found to be legally liable for injuring another member or their dog, or causing damage to their property at an organised Dog Club or Society event.
- Includes Corporate Manslaughter legal defence costs.

#### Significant Exclusions or Limitations

- Any liability in respect of the rehoming of animals.
- An excess for Third Party Property damage only or as stated on your Schedule of Insurance.

See Section 8 - Exclusion 13

See Section 8 - Exclusion 15

- If at the time of any event to which Liability under the insurance applies there is but for the existence of this insurance, any other insurance covering the same loss or damage, the Insurers will not be liable under this policy except in respect of any excess amount beyond the amount which would be payable under such other insurance had this policy not been effected.

See Section 8 - Condition 3

### Section 9 - Care, Custody and Control of Animals

#### Significant Features and Benefits

- Provides cover for the cost of veterinary fees for treatment of conditions arising whilst an animal is engaged in your Dog Club or Society activities.
- The replacement value of an animal in the event of the animal's death whilst in your care, custody and control in connection with your Dog Club or Society activities.
- Cover for loss by theft or straying and animals in transit whilst in your care, custody and control in connection with your Dog Club or Society activities.

#### Significant Exclusions or Limitations

- Any veterinary fee and/or death benefit as a result of any veterinary condition that was present before the animal became engaged in your Dog Club or Society activities.
- Any benefit for an injury or illness deliberately caused by any member or visitor to any event organised by the Dog Club or Society.
- Any benefit in respect of any dog that is not owned by a Dog Club or Society member.
- Any benefit if a dog is lost, killed or injured whilst not engaged in an organised Club or Society event.
- An excess on each and every claim in respect of Animals in Transit.

See Section 9, Additional policy exclusions 9a - point 2, 9b and 9d - point 1, Additional policy exclusions which apply to the whole of section 9 - points 5 and 16 and Definitions - Animal.

### How do I make a complaint?

If you have a complaint please contact the scheme administrator, Brooks Braithwaite, (Sussex Ltd) at:

The Managing Director  
 Brooks Braithwaite (Sussex) Ltd  
 4 Bridge Road Business Park  
 Bridge Road  
 Haywards Heath  
 West Sussex  
 United Kingdom  
 RH16 1TX  
 Telephone: 0845 071 0543  
 Email: admin@brooksbraithwaite.com

### The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

### Cancellation rights

You have the right to cancel your insurance within 14 days of receiving your policy documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that you have received your policy documentation upon the day following the date it was posted to you by first class post. If you do cancel your insurance within the initial 14-day period, then no cover will have been in place from the proposed date of inception of the insurance and no liability whatsoever shall attach to the insurers in respect of the policy. Full details of the cancellation rights can be found in your policy Terms and Conditions.

### How do I notify a claim?

You can notify us of a claim and obtain a claim form by calling 0845 071 0543 or alternatively please write to:

Brooks Braithwaite (Sussex) Ltd  
 4 Bridge Road Business Park  
 Bridge Road  
 Haywards Heath  
 West Sussex  
 RH16 1TX  
 United Kingdom