

## 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.


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### 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 Insurance Schedule/Insurance Quotation.

### 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 Insurance Schedule/Insurance Quotation as 'Insured' and the amount you can claim in each section is shown on your Insurance Schedule/Insurance Quotation.**

### General Exclusions that apply 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 Insurance Schedule/Insurance Quotation.

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 Insurance Schedule/Insurance Quotation.

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 Insurance Schedule/Insurance Quotation.

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 Insurance Schedule/Insurance Quotation.

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.  
See Section 8 - Exclusion 13
- An excess for Third Party Property damage only or as stated on your Insurance Schedule/Insurance Quotation.

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?

#### For Section 1 to 8

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong. If you have a complaint which relates to either your policy or to a claim which you have submitted under your policy then please raise this in the first instance with the Scheme Administrator who will arrange for your complaint to be forwarded onto your insurer. The Scheme Administrator contact details are:

**Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park,  
 Bridge Road, Haywards Heath, West Sussex RH16 1TX.**

**Telephone: 0345 070 1064**

**Email: [enquiries@petplansanctuary.com](mailto:enquiries@petplansanctuary.com)**

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt your insurer will write to you and let you know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service. If after making a complaint you are dissatisfied with your insurers "Final response" (or if your complaint remains unresolved after 8 weeks of initially telling us) you may be able to refer your complaint to the Financial Ombudsman Service (FOS) at:

**The Financial Ombudsman Service, Exchange Tower,  
 Harbour Exchange Square, London E14 9SR.**

**Tel: 0800 023 4567** (for landline users)

**0300 123 9123** (for mobile users)

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

The FOS may review your complaint subject to certain eligibility criteria.

Further details of the FOS can be obtained from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst we are bound by the decision of the FOS you are not.

Following the Complaints procedure does not affect your right to take legal action.

## For Section 9

If you have a complaint please contact the Customer Satisfaction Manager at:

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

**Telephone: 0345 070 1064**

**Email: [enquiries@petplansanctuary.com](mailto:enquiries@petplansanctuary.com)**

If Brooks Braithwaite are unable to resolve the problem you will be provided with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

**The Financial Ombudsman Service, Exchange Tower, London E14 9SR.**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

**Telephone: 0800 0234567 or 0300 1239123**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [enquiries@petplansanctuary.com](mailto:enquiries@petplansanctuary.com)

Alternatively, you can contact the Financial Ombudsman Service directly.

## 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 **0345 070 1064** or alternatively please write to:

**Petplan Sanctuary, 4 Bridge Road Business Park, Bridge Road,  
Haywards Heath, West Sussex RH16 1TX.**

## Policies are Underwritten by:

### Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

### AIG Europe Limited

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

### Covéa Insurance plc

Covéa Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading RG1 8DA.

### In respect of section 9

Allianz Insurance plc, Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Financial Services Register No. 121849.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The liability of the Insurers is several and not joint and is limited solely to the extent of their individual proportions which are available upon request. The Insurers are not responsible for the subscription of any co-subscribing insurers or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

**The Scheme Administrator:- Brooks Braithwaite (Sussex) Limited** is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 304839.