

Policy Information - Dog Clubs and Societies

This Policy Information document is designed to give information on the sections of cover available under the policy and does not give the full terms and conditions of the insurance policy. These will be shown in your Terms and Conditions and Insurance Schedule/Insurance Quotation; you may request a copy of the Terms and Conditions by telephoning **Brooks Braithwaite (Sussex) Ltd on 0345 070 1064** or alternatively this can be found on our website.

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 the Scheme Administrator uses personal information

Brooks Braithwaite (Sussex) Limited are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims.

Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - www.brooksbraithwaite.com/privacy-policy-legal-notice/.

If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

How Allianz use personal information

For information about how Allianz Insurance plc use your personal data, you can find a copy of the Privacy Notice at www.allianz.co.uk.

Alternatively, you can request a printed version by calling 0330 102 1837, by email dataprotectionofficer@allianz.co.uk or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

For sections 1 to 8 of this policy, Pen Underwriting Ltd act as underwriting agent for a consortium of Insurers noted under the 'Identity of Insurers' notice'.

How Pen Underwriting use personal information

Pen Underwriting Limited are the data controller of any personal data You provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our

products and services and to comply with our legal and regulatory obligations.

This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how Your personal data is used, shared, disclosed and retained, Your rights in relation to Your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.penunderwriting.co.uk/Privacy-Policy>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle Your data. Please ensure You review our Privacy Notice periodically to ensure You are aware of any changes.

If You are entering into this agreement in the course of Your business, or as a charity, for charitable purposes and providing information on other individuals to us, for example Your employees and/or any other party that would be covered under the insurance policy we may be placing or services we may provide to You, You shall ensure that individuals whose personal data You are providing to us have been provided with fair processing notices that are sufficient in scope and purpose, and that You have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to us and enable us to use the personal data and process the personal data for the purposes of this agreement and as set forth in our Privacy Notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to You.

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.

If you do not exercise your right of cancellation within the initial 14 day period, your insurance cover will automatically come into force from your original requested inception date. You are then liable to pay the full annual premium although we may have agreed to collect this by monthly direct debit.

Following the expiry of the initial 14 day period, your insurance may be cancelled at any time at your written request. You will be liable for the payment of premium for the time that your insurance has been in force plus the period to the end of the calendar month in which it is cancelled. In the event of cancellation where there has been a claim under your insurance, you will be liable to pay the full annual premium.

To cancel your insurance in accordance with the above, you must contact:

**Petplan Sanctuary, Third Floor Front, Oakfield House,
35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW.**

Telephone: 0345 070 1064

Email: enquiries@petplansanctuary.com

Cancellation - the rights of the insurer

The insurers may cancel this policy by giving the insured 14 days notice in writing sent to the last known address. The insured will be entitled to a proportionate return of the premium in respect of the unexpired period of insurance. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium direct debit instalments due.

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, Third Floor Front, Oakfield House,
35 Perrymount Road, Haywards Heath, West Sussex RH16 3BW.**

Additional information

When you arrange your insurance cover through Brooks Braithwaite (Sussex) Ltd you are dealing with a company that truly specialises in 'animal risk management'. We are not general insurance brokers and only operate in the area of 'animal risk management'. We sell and administer **Petplan Sanctuary** policies and provide insurance covers in respect of animal boarding and quarantine establishments, dog clubs and societies, dog trainers and behaviourists, pet sitters and walkers, dog and cat groomers, dog hydrotherapists, animal sanctuaries etc. in the areas of buildings and contents cover, business interruption, care, custody and control of animals, public, and employers' liability. We also offer household cover for people engaged in the running of animal related businesses.

We provide a full in-house underwriting, administration and claims service except in the case of claims for liability and property damage which are dealt with by the insurers, where we act as an intermediary.

We also trade as '**ExoticDirect**' and provide insurance covers in respect of Exotic Animal transit, quarantine, mortality, veterinary fees, fire, theft, weather perils, public and employers' liability.

Policies are Underwritten by:

In respect of sections 1 to 8

Argo Direct Limited on behalf of ArgoGlobal SE

Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

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.

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority.

ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. Covéa Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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.