

What is a summary of cover?

This document provides key information about the specialist Petcare insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact HIA International Limited.

Policy name: Petcare insurance package

Type of insurance: Commercial combined insurance package

Underwritten by: Hiscox Underwriting Ltd and DAS Legal Expenses Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. The policy is specifically designed for the Petcare trade, allowing you to combine the following tailored covers to fulfil your needs:

Public and products liability cover which includes the following as standard:

- claims made against you for bodily injury or damage to third party property;
- claims made against you for Veterinary fees following injury to animals in your care
- claims made against you for the death or disappearance of animals in your care.

Employers' liability cover which includes the following as standard:

- claims against you for your legal liability for bodily injury to your employees.

Professional indemnity cover which includes the following as standard:

- claims made against you for negligence, breach of duty or care, breach of confidence or misuse of any information by you;
- claims made against you for defamation or a infringement of intellectual property rights.

Commercial legal protection cover which includes the following as standard:

- your legal defence costs, employment disputes & awards, property protection and bodily injury and tax protection.

Buildings cover which includes the following as standard:

- cover for damage to, or loss of your buildings including both accidental damage and damage caused by subsidence;
- the reasonable and necessary cost of protecting the building from imminent damage.

Property cover which includes the following as standard:

- cover for damage to, or loss of business equipment and stock anywhere in the geographical limits.

Business interruption cover which includes the following as standard:

- cover for damage the results in an interruption to your business;
- additional cover for an interruption caused by a failure of public utilities, public authority or denial of access to the premises.

Personal accident cover which includes the following as standard:

- capital benefit following death, loss of limb, loss of sight, loss of hearing or loss of speech or permanent total disablement.

Internet and email cover which includes the following as standard:

- claims made against you for your misuse or unauthorised collection of data which you obtained through your website or you store electronically;
- Cover for costs and expenses to repair your website following damage by a hacker.

Business HR. Access to a comprehensive website and free online HR and health and safety audits.

Optional covers available as part of the Petcare insurance policy:

- your loss of income as a result of not being able to use your normal business vehicle.

Significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.
- You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.
- Any claims, circumstances, incidents or shortcomings arising from your business activity which you knew about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

Public and products liability cover excludes the following as standard:

- any veterinary fees where the claim has arisen from your advice regarding drugs or treatments, or any surgical operation;
- any products supplied by you unless the product was sourced from a third party and sold with no alteration to the product and sold with its original packaging.

Employers' liability cover excludes the following as standard:

- claims against you for liability arising from the use of any vehicle subject to the road traffic act.

Professional indemnity cover excludes the following as standard:

- your liability under any contract that is greater than the liability you would have had a law without the contract;
- the ownership use or possession of any building, animal or motor vehicle.

Commercial legal protection cover excludes the following as standard:

- any costs or expenses incurred without DAS Legal Expenses Limited prior consent;
- any claim reported to DAS Legal Expenses Limited more than 180 days after the policyholder should have been aware of the incident.

Buildings cover excludes the following as standard:

- damage caused by chewing, scratching, tearing, denting, vomiting or fouling by any animal.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

Property cover excludes the following as standard:

- damage caused by chewing, scratching, tearing, denting, vomiting or fouling by any animal;
- theft from an unattended vehicle unless the insured property is out of sight in a locked compartment and the theft involved force or violence.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

Business interruption cover excludes the following as standard:

- any interruption to your business arising from your business vehicle, unless you have purchased this extension.
- any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises.

Personal accident cover excludes the following as standard:

- hazardous pursuits or any pre existing condition that was known before the policy was purchased.

Internet and email cover excludes the following as standard:

- any unauthorised use or fraudulent use of any credit, debit, charge or store card.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy. You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

- Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance.
- You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

- You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.
- In both cases, we will return to you the amount of premium which relates to the unexpired period provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service

- If you suffer a loss and need to make a claim you should contact your insurance broker HIA International Limited immediately. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0870 084 3776. You will need to provide your Hiscox policy number and details of the claim, including the date, amount and circumstances of loss.
- Hiscox prides itself on its fast, efficient, fair and sensible claims service. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions? Any complaints?

- If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to HIA International Limited, in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:
- Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex, CO3 3XL3

Or by telephone on +44 (0) 1206 773 705 or by email at customer.relations@hiscox.com

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service. If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.
