

Pet Business Insurance

Want to contact us?

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HP14 3RQ

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Date of issue:
08/05/2025

Date/time of purchase:
08/05/2025 09:35

Jennifer Clark
Dentons Farm Cottage
Common Road
West Bilney
King's Lynn
Norfolk
PE32 1JX
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details			
Policy Number:	444900283624		
Binding Authority:	This insurance is written by Protectivity (Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ) under contract number B0334SC3342025377 for all sections except Cyber Assistance which is under contract ADD2025 and Legal Expenses which is under contract FL2024		
Wording:	The following wording document(s) apply for all sections (CAN-A 1024 - WORDING - SCD.pdf) except Cyber Assistance to which the following wording document(s) apply (ACTIVCYBER-PROTECT wording - AVC-PRT-STP2C-2025-3 v2.4 - Final - 28.4.25.pdf) and Legal Expenses to which the following wording document(s) apply (Protectivity Commercial Legal Expenses Wording - V5 - 1124.pdf)		
Insured:	Nelly and Hen		
Equipment Address:	Dentons Farm Cottage Common Road West Bilney King's Lynn Norfolk PE32 1JX United Kingdom		
Business:	Dog Walking		
Included Business Activities:	Pet Care Services Dog Walking (For walking up to six dogs) Dog and Cat Grooming (Includes Hand Scissoring, Clipping, Wash and Blow Dry, Hand Stripping, De-Shedding, Nail Cutting, Ear Plucking & Cleaning, Anal Gland Expression) & (EMMI) Tooth Brushing Dog Hydrotherapy Dog Training Pet Behaviourist Pet Boarding Pet Microchipping Pet Minding Pet Sitting Pet Taxi Pet Transportation		
Period of Insurance:	From:	08/05/2025	To: 07/05/2026

	Both dates inclusive local standard time at the Insured's address stated above.
Jurisdiction:	<p>For all sections except Cyber Assistance and Legal Expenses: United Kingdom</p> <p>For Legal Expenses: United Kingdom</p> <p>For Cyber Assistance: United Kingdom</p>

Liability Section - Underwritten by AXA XL Insurance Company UK Limited		
Public Liability Sub-Section:	Included	
Limit of Liability:	£1,000,000	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	£250,000	any one Occurrence and in the aggregate in respect of Cyber
	£100,000	any one Occurrence in respect of Care, custody or control of Animals / Non Negligent Animal Care
	£10,000	any one Occurrence and in the aggregate in respect of Care, custody or control of Keys/Alarms
	£1,000	any one Occurrence and in the aggregate in respect of Reimbursement of Travel Expenses
Excess:	£100	Applicable to Injury and Damage
	£50	Applicable to Care, custody or control of Animals / Non Negligent Animal Care & Reimbursement of Travel Expenses
	Nil	Applicable to Care, custody or control of Keys/Alarms
Defence Costs:	Included	
Occurrence Limit:	Combined	
Business Premises:	<p>The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom</p>	
Product Liability Sub-Section:	Included	
Limit of Liability:	£1,000,000	any one Occurrence and in the aggregate
Excess:	£100	Applicable to Injury and Damage
Defence Costs:	Included	
Occurrence Limit:	Combined	
Products sold in or supplied to:	United Kingdom	
Employers Liability Sub-Section	Not Included	
Limit of Liability	Nil	any one Occurrence
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence in respect of Terrorism
	Nil	any one Occurrence in respect of Asbestos
Excess:	Nil	Applicable to Injury and Damage
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Professional Indemnity Sub-Section:	Not Included	
Limit of Liability:	Nil	any one Occurrence and in the aggregate
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:	
	Nil	any one Occurrence and in the aggregate in respect of Breach of Confidentiality

	Nil	any one Occurrence and in the aggregate in respect of Breach of Copyright
	Nil	any one Occurrence and in the aggregate in respect of Libel and Slander
Excess:	Nil	Applicable to Defence Costs
Defence Costs:	Nil	
Occurrence Limit:	Nil	
Retroactive Date:	08/05/2025	

Material Damage Section - Underwritten by AXA XL Insurance Company UK Limited					
Business Equipment:	Included				
Sum Insured:	£250	Per Item Limit:	£250	Excess:	£75
Money:	Included				
Sum Insured:	£1,000			Excess:	£0

Legal Expenses Section - Underwritten by Financial & Legal Insurance Company Limited	
Employment Disputes	
Limit of Liability	Not Included
Excess	Nil
Employment Compensation Awards	
Limit of Liability	Not Included
Excess	Nil
Employment Restrictive Covenants	
Limit of Liability	Not Included
Excess	Nil
Health & Safety Appeals	
Limit of Liability	Not Included
Excess	Nil
Legal Defence	
Limit of Liability	£100,000
Excess	Nil
Contract Disputes & Debt Recovery	
Limit of Liability	Not Included
Excess	Nil
Minimum amount in dispute	£500
Property Disputes	
Limit of Liability	Not Included
Excess	Nil
Minimum amount in dispute	£250
Court Attendance	
Limit of Liability	Not Included
Excess	Nil
Tax Protection	
Limit of Liability	£100,000
Excess	Nil

Licence Protection	
Limit of Liability	Not Included
Excess	Nil
Jury Service	
Limit of Liability	Not Included
Excess	Nil

Advice Help Lines
Specialist advice and helplines for Legal, Tax and Counselling services.
Legal advice helpline: 0161 393 9920
Counselling services: 0800 197 4515

Legal Document Service
You now have access to LawAssure, an Online Legal Document Service that provides access to an extensive range of legal documents.
To access this site please go to: www.lawassure.co.uk/fli
You will need to register Your account:
1. Click on Register.
2. Enter Your voucher code ' PSME ' and click Validate voucher.
3. Complete the registration details and keep a note of Your user name and password.
You will only need to complete this process once. Once registered You will be able to access the site by entering Your username and password details in the boxes provided for existing users.

Cyber Assistance - Section 1	
Cyber Emergency Response Services	Included
Business Cyber Resilience Improvement Service	Included
Business Cyber Legal Assistance Service	Included
Cyber Personal Counselling Service for The Business Owner	Included

Cyber Assistance - Section 2 - Underwritten by Bspoke Underwriting Limited	
Inconvenience Benefit	
Limit of Liability	£300
Excess	Nil
Statutory Excess cover	
Limit of Liability	£100
Excess	Nil

Cyber Assistance - Assistance Services
Cyber Emergency Response Service 020 4583 4923
Cyber Legal Assistance Service 020 8148 5170
Cyber Personal Counselling Service 020 4570 6149


Cyber Assistance - ACTIVCYBER account
To access your ACTIVCYBER account please visit https://protectivity.activcyber.co.uk/ . You will be asked for enter your Pin unique pin: 395022

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£90.33	£10.84	£101.17

Policy Fee	£9.00	£0.00	£9.00
Total	£99.33	£10.84	£110.17

Notification of Claims and Circumstances	
For all sections except Legal Expenses and Cyber Assistance:	<p>Woodgate & Clark Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AJ</p> <p>Email: petbusiness@woodgate-clark.co.uk Tel: +44 (0) 1732 520273</p>
For the Legal Expenses section:	<p>Financial & Legal Insurance Company Limited No. 5400 Lakeside Cheadle Royal Business Park Cheadle Cheshire SK8 3GQ</p> <p>Email: nonmotorclaims@financialandlegal.co.uk Tel: +44 (0) 161 4921639</p>
For Cyber Assistance:	<p>Inconvenience Benefit claims Contact the Cyber Emergency Response Service helpline 020 4583 4923 Lines are open 24 hours a day, 365 days a year.</p> <p>Statutory Excess claims Contact the claims administrator 0344 557 4727</p>

Endorsements	
Extensions Subject to all other terms and conditions of this policy, cover is extended as follows:	[none]
Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to:	[none]
Additional Conditions Cover under all individual policy Sub-Sections is subject to the following additional conditions:	[none] In the event of breach of the above Additional Condition(s), We shall have no liability under this policy, unless You show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Authorisation	
Signed by:	 Andy Brownsell Director Protectivity Protectivity is a trading name of Starpeak Insurance Solutions Ltd.
Date:	08/05/2025