

## **Business Insurance**

### Insurance Schedule

#### **Arranged Through:**

Brooks Braithwaite (Sussex) Ltd  
35 Perrymount Road, Haywards Heath  
West Sussex  
RH16 3BW

Client Reference No: 049582/74163

Client Name: Mrs Austin

Insured: Mrs S Austin; Mr K Austin; Miss N English &  
Miss H English

Post Code: BN7 2JT

Policy Number: IS01274205

Period of Insurance: 08/05/18 to 08/05/19

#### **On Behalf of:**

Mrs S Austin; Mr K Austin; Miss N English & Miss H English

LEWES

East Sussex

BN7 2JT

Premium £:	112.50
IPT (@12.00%) £:	13.50
Policy Fee £:	15.00
<b>Total Annual Premium £:</b>	<b>141.00</b>
First Direct Debit of £:	14.10
Remaining Direct Debit 9x £:	14.10 <b>0% APR</b>
Last year's annual premium* for comparison is £:	138.75

\*Last year's annual premium excludes any policy fees or introductory offers you may have received when you first took out your policy but is inclusive of Insurance Premium Tax.

If you have any questions about your level of cover, call us on 0345 070 1064. You have been with us for a number of years. You may be able to get the insurance cover you want at a better price if you shop around. If you decide to look at cover with another insurer make sure you consider more than price: It is important you have the right cover so you're protected in the future. Your policy cover is detailed below and for full details about your policy, please refer to the policy wording.

#### **Business Activities:-**

Dog Walking  
Home Boarding

#### **Section 1**

##### **Property Damage-**

##### **1a Commercial Buildings - Standard Construction**

Cover - Defined policy events but excluding accidental damage.

**Insured/Not Insured**

Not Insured

Excess £250 all occurrences.

#### **Section 1**

##### **Property Damage-**

##### **1a Commercial Buildings - Non Standard Construction**

Cover - Defined policy events but excluding accidental damage.

Not Insured

Excess £250 all occurrences.

#### **Section 1**

##### **Accidental Damage**

##### **Available on sections 1a to 1c**

Cover - Optional accidental Damage to Insured Buildings, Contents and Stock.

Not Insured



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**Section 6a****Loss or Theft of Keys**

*Designed to cover loss or theft of keys used in connection with your business (as stated on the Insurance Schedule).*

**Insured**

Excess £50 each and every claim.

**Sum Insured £:** 10,000

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**Section 7****Employers' Liability**

*Cover - The Insured's statutory legal liability to employees and volunteers.*

**Not Insured**

Employers Liability includes cover for up to 10 persons employed/volunteering/undertaking work experience/providing labour on a self-employed basis/providing labour only as a subcontractor on behalf of the person or business named on this document.

Excluding any liability whatsoever in respect of Livery and Equine risks.

Excess Nil

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**Section 8****Public Liability****Insured**

Excluding any injury to the animal owner, or any damage to the animal owner's property caused by or attributable to the owner's animal.

Excluding any liability whatsoever in respect of Livery and Equine risks.

Excess £250 each and every Third Party Property Damage claim.

**Sum Insured £:** 5,000,000

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**Section 8b****Professional Indemnity Extension****Insured**

Maximum benefit of £100,000 in the policy period.

Excess £250 each and every claim.

**Sum Insured £:** 100,000

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**Section 9****Care Custody and Control of Animals****Plan 4, Capped £1250**

*Section A, Veterinary Fee Benefit, maximum £1250 per animal in the period of insurance*

*Section B, Death Benefit, maximum £1250 per animal in the period of insurance*

*Section C, Loss by theft or straying, maximum £1250 per animal in the period of insurance*

*Section D, Loss of Boarding Fees, maximum £350 per animal in the period of insurance*

*Section E, Advertising and Reward, maximum £350 per animal in the period of insurance*

*Section F, Animals in Transit, maximum £2000 per animal in the period of insurance.*

Section F Excess £50 each and every claim.

Maximum Total Benefit in the Period of Insurance is £3000.

**Insured****Section 9****Care Custody and Control of Animals****Scheme Section G, Custodial Responsibility**

*Custodial Responsibility for animals in your care. This offers cover ( up to a limit of £10,000 in the period of insurance; normally 12 months) in respect of costs and expenses incurred in defending or settling any claim for negligence made against you by any person utilising the services supplied by you under your normal contract or conditions of business.*

Excess £50 each and every claim

**Insured**

**Sum Insured £:** 10,000

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