

# Cliverton

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU  
Tel: 01328 857 921  
Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk) [www.cliverton.co.uk](http://www.cliverton.co.uk)

Mr Robert John Metcalfe t/a Personal  
Protecion Dogs .info  
South Forest Farm  
Clipstone Road  
Edwinstowe  
Mansfield  
NG21 9JF

Email: [info@cliverton.co.uk](mailto:info@cliverton.co.uk)  
Date: 28 January 2021  
Our Reference: MERJ01DT01

Dear Mr Metcalfe

Re: Policy No: MERJ01DT01/Mr Robert John Metcalfe t/a Personal Protecion Dogs .info

Thank you for your instructions to renew your insurance policy with effect from 28 January 2021. I have pleasure in enclosing:

- Your annual schedule and certificate of insurance
- A certificate of Employers' Liability (if you have selected this cover)
- Our invoice for the annual premium which is for your accounting purposes.

If you have selected Employers' Liability insurance the certificate should be displayed in a prominent place. Although it is no longer a legal requirement to retain these for 40 years I would suggest that a copy should be filed securely.

The schedule is based upon the most recent information you have provided to us. Please read it carefully and if you have any queries concerning any aspect, please call us.

In the event of a possible claim it is essential that you comply with the policy conditions and in particular please ensure that:

- We are notified as soon as you become aware of a possible claim. Any delay may prejudice your ability to claim successfully.
- Do not enter into any negotiations with a third party claimant. The third party should be requested to put their claim in writing to you and you should then immediately submit this to Cliverton.
- Where a claim for accidental loss, theft or malicious damage occurs a report must be made to the police and an incident number must be obtained from them.
- Repairs must not be undertaken without the approval of the insurers or their representatives.

Cliverton is a trading division of Lycett, Browne-Swinburne & Douglass Ltd, who are authorised and regulated by the Financial Conduct Authority.

As regards our remuneration for services carried out on your behalf, we receive from the insurers a commission which is a percentage of the premium. We also charge a fee for the annual administration of your policy and this is shown separately on your premium invoice.



Special schemes for equestrian, farms, small holdings, liabilities.  
Insurance for livestock, horses, small animals, dogs and cats.

All trades connected with animals, breeding, boarding, grooming and clubs.

Cliverton is a trading name of Lycett, Browne-Swinburne and Douglass Limited which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Milburn House, Dean Street, Newcastle Upon Tyne, NE1 1PP (No. 706042 England).

I trust that the above is in accordance with your requirements. If you wish to discuss any aspect please call the office and in the meantime thank you for placing your business through Cliverton.

Yours sincerely

Cliverton Renewals Team

Enclosures

Schedule  
Employers Liability Certificate (if applicable)  
Invoice



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Robert John Metcalfe  
South Forest Farm  
Clipstone Road  
Edwinstowe  
Mansfield  
NG21 9JF

**Invoice No:** 200587  
**Date:** 28 January 2021  
**Contact:** Cliverton Team  
**Our Ref:** MERJ01DT01

### Paid Invoice

**Insured:** Mr Robert John Metcalfe t/a Personal Protecion Dogs .info  
**Type of Insurance:** Dog Training  
**Insurer:** Aspen Insurance UK Limited  
**Policy Number:** MERJ01DT01  
**Transaction Type:** Renewal  
**Effective Date:** 28/01/2021

	<b><u>GBP</u></b>
Premium:	£315.75
IPT 12.0% (UK Tax Authorities):	£37.89
Administration Fee:	£20.00
<b>Total Paid:</b>	<b>£373.64</b>

Account Name: **Lycetts**  
IBAN: GB32BARC20594220901555  
For any account queries please email [accounts@cliverton.co.uk](mailto:accounts@cliverton.co.uk)

## SCHEDULE AND CERTIFICATE OF INSURANCE

<b>Insured Name:</b>	Mr Robert John Metcalfe t/a Personal Protection Dogs .info		
<b>Address:</b>	South Forest Farm, Clipstone Road, Edwinstowe, Mansfield, NG21 9JF		
<b>Risk Address(s):</b>	The Stables, Lawns Lane, Wakefield, WF2 0QU		
<b>Policy Number:</b>	MERJ01DT01	<b>Reason for Issue</b>	Renewal
<b>Period of Cover:</b>	<b>From:</b> 28 January 2021	<b>To:</b> 27 January 2022	(Both inclusive)
<b>Policy Form:</b>	EIO CTN CC3 (11/16)		
<b>Business(s):</b>	Commercial trainers & behaviourists including group and one to one sessions. Including 3 promotional events		

### Cover and Premium Summary

Section	Cover Details	Premium Ex IPT
1 Public and Products Liability	Insured	£93.75
Professional Indemnity	Insured	£70.00
2 Employers Liability	Insured	£52.00
3 Property Damage	Not Insured	£0.00
4 Business Interruption	Not Insured	£0.00
5 Goods in Transit	Not Insured	£0.00
6 Business Money	Not Insured	£0.00
7 Glass	Not Insured	£0.00
8 Specified All Risks	Not Insured	£0.00
9 Personal Accident	Insured	£100.00
10 Deterioration of Refrigerated Stock	Not Insured	£0.00

#### Premium Due:

Premium Ex IPT	£315.75
Insurance Premium Tax (IPT)	£37.89
Cliverton Fee	£20.00
<b>Total Amount</b>	<b>£373.64</b>

**Security:** Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by:  
Section 1 and 2 Aspen Insurance UK Limited  
Section 3 to 10 Ecclesiastical Insurance

### Document Sign Off

**Signed By:**  **Date:** 28/01/2021

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**

## Excesses

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The insured shall bear the following amounts stated for each & every claim, unless stated otherwise in the endorsements

### Section 1

£100 third party property damage  
C.C.C EXTENSION £50 each and every claim  
P.I EXTENSION Nil

### Section 2

Nil

### Sections 3 – 10

Buildings £250  
Portacabins £500  
Contents £100  
Business Interruption Nil  
Money £100  
All other £100

Please note the minimum chargeable premium for material risk cover is £40 per annum



Policy Number: MERJ01DT01  
Date: 28 January 2021

Account Executive: Cliverton Team  
Email: info@cliverton.co.uk

## Sections of Cover Insured

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### Section 1 – Public and Products Liability

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#### Risk Address: All Locations

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#### Limits of Indemnity

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Cover	Limit	
Public Liability	£5,000,000	Any one accident or series of accidents arising out of one original cause
Products Liability	£5,000,000	In the aggregate any one period of insurance
Care Custody and Control	£5,000,000	
Non-negligent Cover	£5,000,000	
Professional Indemnity	£500,000	In the aggregate any one period of insurance

Based On:  
3 Free Events 1

Based on a Turnover of: £15,000

Professional Indemnity  
Retroactive Date: 28/01/2019

### Section 2 – Employers Liability

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#### Risk Address: All Locations

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#### Limit of Indemnity

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Cover	Limit	
Employers Liability	£10,000,000	Any one accident or series of accidents arising out of one original cause

Cover Type: Manual  
Wageroll: £5,000

### Section 9 – Personal Accident

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#### Risk Address: All Location(s)

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Ref	Cover
1	Death caused by injury
2	Permanent total Permanent total disablement, loss of limb, loss of sight, hearing or speech caused by injury
3	Temporary total disablement caused by injury



**Policy Number:** MERJ01DT01  
**Date:** 28 January 2021

**Account Executive:** Cliverton Team  
**Email:** info@cliverton.co.uk

4 Temporary partial disablement caused by injury

<b>Insured Person</b>	<b>Date of Birth</b>	<b>Premium</b>
Robert John Metcalfe	31/10/1971	<u>£100.00</u>

<b>Schedule of Covers</b>				
<b>Cover</b>	<b>In Force</b>	<b>Benefit</b>	<b>Benefit Period</b>	<b>Deferment Period</b>
1	Death	£10,000	N/A	N/A
2	PTD	£10,000	N/A	N/A
3	TTD	£250	52 Weeks	7 Days
4	TPD	£250	52 Weeks	7 Days

## Clause Full Wording

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### ASP51 – Voluntary Helpers

It is a condition precedent to liability that the Employers' Liability section is selected and the appropriate premium is paid in all cases where **You** employ paid staff or helpers.

The Public Liability section of this **Policy** is extended to indemnify **You** against claims arising through accidental **Injury**, or physical **Damage** caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Injury**, or physical **Damage** had been caused by **You**.

### ASP55a – Products Liability

Section 1 – Sub Section B – Products Liability

It is a condition precedent to liability under this **Policy** that:

**You** only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.

Feedstuffs are sold in the manufacturer's original packaging and no feedstuff is re-packaged by **You** other than dry grains, meal, hay and biscuits

The **Policy** does not cover losses arising from the sale of feedstuffs for feeding to animals intended for ultimate human consumption

**You** maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Products** as defined by the **Policy**.

### ASP63 – Non-negligent cover

**We** will indemnify **You** in respect of the following events:

1. Veterinary fees incurred following accidental **Injury** to an animal in **Your** care, custody or control provided that such **Injury** is not caused directly or indirectly from breeding activities, vaccinations or pre-existing conditions.
2. Accidental death of an animal in **Your** care, custody or control resulting from **Injury** provided that such **Injury** is not caused directly or indirectly from breeding activities, vaccinations or pre-existing conditions
3. Loss of an animal in **Your** care, custody or control resulting from theft or straying and where the animal is not found or returned within seven days.  
Provided that:
  - a) This extension is not dependent on legal liability.
  - b) The excess applying to this extension is £50 each and every claim.
  - c) The animal does not belong to **You**.

For the purpose of this extension, 'animal' is deemed to be a dog, cat or small domestic pet only, excluding birds, reptiles and all other animals.

### ASP65 – Retail and Internet Sales





**Policy Number:** MERJ01DT01  
**Date:** 28 January 2021

**Account Executive:** Cliverton Team  
**Email:** info@cliverton.co.uk

**We** will not indemnify **You** in respect of retail or internet sales of **Products** for use or delivery outside Great Britain, The Isle of Man, The Channel Islands and Northern Ireland.

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## CERTIFICATE OF COVER

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We act as insurance brokers to:

**Insured Name:** Mr Robert John Metcalfe  
t/a Personal Protecion Dogs .info

**Address:** South Forest Farm, Clipstone Road, Edwinstowe, Mansfield, NG21 9JF

**Policy Number:** MERJ01DT01

**Security:** Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Aspen Insurance UK Ltd.

**Period of Cover:** **From:** 28 January 2021 **To:** 27 January 2022 (Both inclusive)

**Business:** Commercial trainers & behaviourists including group and one to one sessions.  
Including 3 promotional events

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Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	£500,000
Products Liability	£5,000,000
Employers Liability	£10,000,000

### Additional Information

The Public Liability cover includes Indemnity to Principal.

No excess applies other than £100 excess in respect of the third party property damage.

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### Document Sign Off

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**Signed By:**  **Date:** 28/01/2021

In witness whereof this Certificate has been signed in Norfolk on behalf of **Aspen Insurance UK Limited**



## Certificate of Employers' Liability Insurance<sup>(a)</sup>

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

**Policy No: MERJ01DT01**

1. Name of policy holder: Mr Robert John Metcalfe  
t/a Personal Protecion Dogs .info
2. Date of commencement of insurance policy: 28 January 2021
3. Date of expiry of insurance policy: 27 January 2022

**We hereby certify that subject to paragraph 2:-**

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
2. (a) the minimum amount of cover provided by this policy is no less than GBP5,000,000 <sup>(c)</sup>

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

..... Signature

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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*Note: The information below this line does not form part of the statutory certificate. Those Underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:*

Name and address of issuing intermediary: *Lycetts  
Milburn House  
Dean Street  
Newcastle upon Tyne  
NE1 1PP*

Issuing intermediary's reference:  
(if different from the Policy Number stated above)

# Important – Updates to your policy wording

Please note we have made changes to your policy. In this notice, we explain these changes and the reason for them.

Before renewing your policy please make sure that the cover provided meets your needs.

By continuing to insure with us you accept these changes and they will form part of your policy on renewal.

If we have made further changes to your policy there may be other notices that apply, please read these in addition.

We recommend that you keep this notice with your schedule and policy booklet.

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## Summary of changes

**Our update reference: Infectious and Communicable Diseases/Specified Disease/**

### Prevention of access

#### 1. Infectious and communicable diseases exclusion.

The fundamental concept of general insurance is to collect the premiums of the many in order to pay the claims of the few. As such, the general insurance market is not designed to cover pandemics.

In the same way that you buy insurance, the insurance companies purchase reinsurance to reduce the scale of risk carried, both from large single events (such as fires) and from the impact of numerous claims arising from the same cause and aggregating up to larger total losses (such as from storms or floods). Reinsurance spreads such risks more widely in the insurance market to provide stability and to ensure insurers more easily meet the financial standards imposed by regulators, whilst keeping customers premiums as low as possible.

Following the recent Covid-19 outbreak the reinsurance market has begun to introduce explicit exclusions for pandemics, epidemics and other similar events into the reinsurance agreements they have with insurers to state expressly and emphasise that such events are not covered by reinsurance.

For this reason, we need to mirror such exclusions in your policy to reaffirm that it does not provide any cover for any infectious or communicable diseases, pandemics or epidemics. As noted above, insurance has never been intended to cover such events. Ecclesiastical's policies do not provide cover for losses arising from the occurrence of a pandemic and your current premium has never included any charge for such cover.

Please note that the exclusion only applies to certain applicable sections of the policy and does not apply where the exclusion is not required. Please see the clause for specific details.

## 2. Specified diseases (and murder, food poisoning, defective sanitation & vermin)

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension that provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of an occurrence of an event at the premises, such as for murder, food poisoning, defective sanitation, vermin and specified diseases (normally limited to only those diseases listed in the policy). Most pandemic or epidemic diseases (including Covid-19) were already not covered by your policy. Following the reinsurance market's introduction of infectious and communicable diseases exclusions, we can no longer provide cover for specified diseases of any sort. If you have this specified diseases extension, we have now removed it, whilst retaining covers related to an occurrence of murder, food poisoning, defective sanitation and vermin at the premises.

## 3. Prevention of access

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension which operates in scenarios where there is no physical damage and provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of prevention of access (where due to an emergency which could endanger human life or neighbouring property, the actions of the government, police or local authority prevent or hinder access to your premises). In most cases this extension will already exclude cover for infectious diseases.

With the addition of the over-arching infectious or communicable disease exclusion at policy level and the removal of all specified diseases cover, the existing, specific infectious diseases exclusion within the Prevention of access (non-damage) extension is no longer required to exclude cover under this particular extension so this part of the clause has simply been removed.

Please see the clause for your new Prevention of access (non-damage) extension.