

# Liability Insurance for Canine Clubs, Societies & Trainers

## Summary of Cover



This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own Policy Document, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

### Insurance Undertaking

Your policy is underwritten by Ageas Insurance Limited whose registered address is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA (Co. Registration no. 354568). Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority ("FCA") and is a Member of the Association of British Insurers ("ABI").

Your policy is administered by Shield Total Insurance which is a registered trading name of Vantage Insurance Services Limited (VISL) and acts on behalf of Insurers who have authorised it to issue and administer your policy. VISL is authorised and regulated by the Financial Conduct Authority ("FCA"). VISL's registered office address is 41 Eastcheap, London, EC3M 1DT. VISL (Registered No. 3441136).

### Type of Insurance and Cover

This is a policy to cover legal liabilities for causing loss damage or injury to a third party or their property and physical loss or damage to your property as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations
<b>Sections 1, 2 and 3 – Liabilities</b>	
<p>Sums which you become legally liable to pay as damages and claimants costs and expenses arising out of accidental injury to any person or animal or loss of or damage to Property.</p> <p>Legal costs and expenses incurred in defence of any claims or for representation at any coroners inquest or inquiry in respect of any death which may be the subject of indemnity under Sections one, two or three</p> <p>Cover is limited to accidental Injury, loss or damage directly resulting from any of the following activities or circumstances set out in Sections one, two or three below:</p>	<p>Insurers will not pay for:-</p> <ul style="list-style-type: none"> <li>• the excess</li> <li>• any costs or expenses incurred in defending you which we have not agreed beforehand</li> <li>• any claims arising out of advice design or specification given by you or on your behalf.</li> <li>• pollution or contamination liability or liability arising from any action brought under the jurisdiction of the United States of America or Canada.</li> <li>• any claim arising from the employment or involvement of any dog that is prohibited under the Dangerous Dogs Act 1991</li> <li>• any compensation, costs and expenses               <ol style="list-style-type: none"> <li>a. if you are legally responsible only because of a contract you have entered into</li> <li>b. if the person injured is you, lives with you, is employed by you or is closely related to you.</li> <li>c. if you are responsible for the property lost or damaged or it belongs to any person who lives with you or is employed by you</li> <li>d. if you, the member or handler have deliberately injured another member or handler, their dog or deliberately damaged their property</li> <li>e. that arise directly or indirectly from using any power operated lift, hoist, crane, ship, vessel, craft, horse-drawn vehicle or any motor vehicle for which third party liability cover is required under any road traffic law.</li> <li>f. arising from any goods or products you make, alter, repair, service or deliver.</li> </ol> </li> </ul>
<b>Section 1 - Public Liability</b>	
<p>Damage to property or buildings whilst you are undertaking an event or whilst you are responsible for dogs or other animals approved by us or as a result of branded goods, food or drink you have supplied at an event.</p>	
<b>Section 2 – Member to Member liability</b>	
<p>The actions of any member or handler or any dog belonging to a member or handler at an event including, where approved, where sporting guns and ammunition are used</p>	<p>Insurers will not pay for claims arising from the use of live ammunition unless agreed in writing by us prior to the incident</p>
<b>Section 3 – Members personal liability</b>	
<p>Any incident while a member or handler is engaged in club or society activities at a club or society event</p>	<p>Insurers will not pay where the person who is injured is you, lives with you or the handler, is employed by you or the handler or is a member</p> <p>Insurers will not pay if the property lost or damaged belongs to you or the handler or any person who lives with you or the handler, is employed by you or the handler or is a member</p>
<b>Section 4 – Employers' Liability</b>	
<p>Sums which you become legally liable to pay resulting from injury sustained by any employee arising in the course of employment</p> <p>Legal costs and expenses in defence of any claims or for representation at any coroners inquest or inquiry in respect of any death which may be the subject of indemnity under this Section</p>	<p>Insurers will not pay compensation to any employee for Injury sustained when the employee is carried in or on a vehicle or entering or getting onto or alighting from a vehicle in circumstances where any road traffic legislation requires compulsory insurance or security covering that risk</p> <p>Insurers will not pay any claim arising out of any work undertaken and/or any visit made offshore</p>
<b>Exclusions applying to Sections 1, 2 and 3</b>	
	<p>Insurers will not pay claims as a result of:-</p> <ul style="list-style-type: none"> <li>• pollution or contamination</li> <li>• any action brought under the jurisdiction of the United States of America or Canada</li> <li>• the employment or involvement of any dog that is prohibited under the Dangerous Dogs Act 1991</li> </ul>

Significant Features and Benefits	Significant Exclusions or Limitations
<b>Exclusions applying to Sections 1, 2, 3 and 4</b>	
	Insurers will not pay claims resulting from work on or in the following places: offshore, airside or underwater locations, chemical or petro chemical works oil or gas refineries or storage facilities, power stations, nuclear power stations, any installations where nuclear processing is undertaken, chimney shafts, blast furnaces, viaducts, tunnels, quarries, mines or collieries, railway tracks or yards
<b>Section 5 – Cups and Trophies</b>	
Loss or damage to cups and trophies owned by you in connection with the club, society or business	<p>Insurers will not pay:</p> <ul style="list-style-type: none"> <li>the excess</li> <li>more than £350 for each cup or trophy that is not insured as a separate item.</li> <li>any amount if the cup or trophy is in the open and not being carried by a person or if a cup or trophy is stolen from an unlocked vehicle or a locked vehicle if it is not in the boot or out of sight in a luggage compartment.</li> <li>more than the cups or trophies were worth at the time of the Incident or more than the amount for which you have insured each cup or trophy or any amount if the cups and trophies are damaged or totally destroyed while being cleaned, dyed, repaired or restored.</li> <li>any amount if the trophies are damaged or totally destroyed because you have not followed the manufacturer's instructions</li> </ul>
<b>Section 6 – Property and Equipment</b>	
Loss or damage to property and equipment owned, hired or used in connection with the business	<p>Insurers will not pay:</p> <ul style="list-style-type: none"> <li>the excess</li> <li>more than the property was worth or any amount in respect of loss or damage to: <ul style="list-style-type: none"> <li>buildings, fixtures and fittings you do not own or are not responsible for</li> <li>money, cups or trophies</li> <li>property left in the open</li> <li>tents damaged by the weather.</li> <li>property where such loss or damage arises because you have not followed the manufacturer's instructions</li> </ul> </li> </ul>
<b>Section 7 – Abandoned Events</b>	
Costs you are unable to recover following the cancellation of an event or part of an event due to circumstances beyond your control	<p>Insurers will not pay:</p> <ul style="list-style-type: none"> <li>the excess</li> <li>Any amount if the event is cancelled or stopped because of the weather, or if not enough people attend or take part, or through a lack of money or financial support, or if somebody booked to attend cancels, does not arrive or leaves early, or caused by foot and mouth or any other livestock contamination.</li> </ul>
<b>Section 8 – Loss of Money</b>	
Money that is lost, stolen damaged or destroyed: <ul style="list-style-type: none"> <li>at an event.</li> <li>while being taken to or from a bank by you or by an employee.</li> <li>while in a locked safe in a building or a bank night safe.</li> </ul>	<p>Insurers will not pay:</p> <ul style="list-style-type: none"> <li>the excess</li> <li>any amount because of mistakes in counting or bookkeeping.</li> <li>any other financial loss as a result of Money being lost, stolen, damaged or destroyed.</li> <li>any amount because Money has been stolen by an employee if it is not discovered within 7 days.</li> <li>if money is lost, stolen, damaged or destroyed when it is in an unattended vehicle.</li> <li>any amount if money is lost or stolen from a coin operated machine.</li> <li>any loss resulting from the use of forged money.</li> <li>any amount if money has depreciated in value</li> </ul>
<b>General Exclusions Applicable to the Whole of this Insurance</b>	
	<p>Insurers will not pay claims as a result of:-</p> <ul style="list-style-type: none"> <li>nuclear risks - (not applicable to Section 4)</li> <li>war - (not applicable to Section 4)</li> <li>terrorism, pressure waves, change in water table Level, losses arising from any date change, electrical or mechanical breakdown, asbestos, vermin, insects, rot, or any gradually operating cause, riots in Northern Ireland, illegal activities or deliberate acts by you, loss of value following a claim payment, loss damage or destruction to vehicles licensed for road use (including accessories thereon), injury, loss of or damage or destruction to livestock, growing crops or trees, the cost of fines, where property is damaged when it is being cleaned, dyed, repaired or restored, compensation, costs and expenses that are covered by another insurance policy.</li> <li>pollution or contamination unless arising in consequence of loss damage or destruction caused by or resulting in an incident insured by Sections five or six. This exclusion does not apply to Sections one, two, three or four</li> </ul>

#### Duration of Contract

Your cover is valid for the period shown on your Schedule of Insurance.

#### Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £25 may be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation.

We may also cancel this policy immediately if you do not pay a premium.

#### How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in the Policy documentation we provide to customers.

#### Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Policy document.

#### Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Conduct Authority or by visiting the FSCS website at [www.fscs.gov.uk](http://www.fscs.gov.uk).