

# Pet Business Insurance

## Smallholding Insurance Policy Exclusions

- Sanction limitation and exclusion
- Contractor/ Sub Contractors Clause – Any contractor/sub contractor carrying on work on the premises must have suitable insurance in place
- No livestock sickness, disease cover is provided
- No coverage is given for denial of access as a result of DEFRA or other authority controls being placed upon livestock
- Fork lift truck conditions
- Reasonable precautions – Any activity undertaken must be subject to suitable precautions and using all machinery in a fashion as instructed by the manufacturer.
- Skip hire conditions
- Subrogation
- Waste Disposal Warranty – All waste must be disposed of at the local authority sites
- Guard Dogs Exclusion – No cover is given for a breach of the requirement of the Guard Dogs act of 1975
- Toxic & Hazardous Goods Exclusion
- Toxic Waste Exclusion - -We will not be liable for any claim caused by or arising out of the disposal of toxic waste of materials
- Tree Felling Exclusion – We will not be liable for any claim arising out of or in connection with felling or lopping of trees or sawing or carting away in connection with the same
- Landfill Sites Exclusion – We will not indemnify you against any claim made in connection with ownership or operation of landfill sites or waste tips or transfer stations
- Control of Animals – Any animals must be contained within appropriate and maintained fencing.

# Products Liability Exclusions

## Not Included:

- No Cover is Given for any disputes over weights or measures
- No cover for meat and meat related products

## Restrictions:

- Products Liability Cover is only applicable if the insured has accepted and adhered to the DEFRA and Food & Trading standards agency guidance.
- Eggs may be sold to the end user by the insured only and not via third party. In the event that the insured sells eggs at any location other than the productions site, the sales for the day should not exceed more than three days production, or 120 eggs whichever is smaller.
- In the event of the sale of any manufactured/manipulated food item (preserves, jams, honeys, juices, dairy) the insured must hold the appropriate Elementary Food Hygiene Certificate and abide by any particular regulation in relation to the sale of such items

## Excluded Activities

- Private zoos.
- Provision if commercial premises for industrial activities.
- Kennels and catteries.
- All products liability cover will exclude Meat and Meat related products.