

PET BUSINESS COMMERCIAL PROTECTION PLAN INSURANCE PRODUCT INFORMATION DOCUMENT



This policy, with the exception of the Legal Expenses and Legal assistance helpline is underwritten by Accelerant Insurance Limited and arranged by LRMS Insurance Services Limited trading as Pet Business Insurance. Accelerant Insurance Limited is authorised under the Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on General Insurance Business and is regulated by the Malta Financial Services Authority. Their Company Identification number is C92407



The Legal Expenses and Legal assistance helpline elements of this policy has been arranged with ARAG PLC. ARAG PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their company registration number is 452369.



What is this type of insurance?






This is a pet business commercial protection insurance policy.




This document provides a guide to the cover provided and does not contain full details of the insurance policy terms, conditions and exclusions, which can be found in the insurance policy itself.

SECTION 1: PROPERTY DAMAGE (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Damage to property caused by: <ul style="list-style-type: none"> Fire Lightning Explosion Aircraft, other aerial devices or articles dropped from them Riot, civil commotion, locked-out workers or labour disturbances, malicious persons Earthquake Subterranean fire Storm Flood Escape of water from any tank, apparatus or pipe Accidental escape of water from any automatic sprinkler Impact by any road vehicle or animal Accidental damage in certain situations Theft or attempted theft Subsidence, ground heave or landslip 	*	<ul style="list-style-type: none"> Burst boiler, economiser vessel machine or apparatus Consequential loss, fine and penalties Dishonesty Unexplained disappearance or shortages in inventory Voluntary parting with property Gradual deterioration, frost, wear and tear Corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects Other insurance Pollution or contamination Theft (in certain situations) Unoccupied buildings Existing or hidden defect or the property insured's own faulty or defective design or materials Change in water table level

✓	Additional metered electric, water or gas charges		<ul style="list-style-type: none"> Faulty or defective workmanship, operational error or omission on your part or any of your employees
✓	Capital additions		
✓	Contract price		
✓	Contract works		
✓	Contracting purchaser's interest		
✓	Customers goods		
✓	Drain clearance		
✓	European Union & public authorities		
✓	Exhibitions and trade fairs (15 consecutive days)		
✓	Fire brigade damage to gardens		
✓	Fire extinguishing and alarm resetting expenses		
✓	Glass and sanitaryware		
✓	Loss of metered services		
✓	Loss prevention costs		
✓	Motor vehicles-static risk		
✓	Obsolete building materials cover		
✓	Partial frustration-alternative settlement		
✓	Professional fees (architects, surveyors, legal and consulting engineers)		
✓	Reinstatement to match		
✓	Costs incurred for removal of debris (with prior consent)		
✓	Damaged to rented or leased buildings		
✓	Temporary removal of contents		
✓	Theft damage to buildings		
✓	Theft of the fixed fabric of the building		
✓	Damage to contents or stock whilst at third party storage locations		
✓	Trace and access for escaped water or fuel		
✓	Unauthorised use of metered utility supplies		
✓	Damage to underground water, gas, oil, drain or sewer pipes, electricity or telephone cables which extend from the premises		
✓	Following reinstatement, VAT in the territorial limits paid by you but subsequently unrecoverable		
SECTION 2: BUSINESS INTERRUPTION (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Business interruption losses caused by: <ul style="list-style-type: none"> Fire Lightning Explosion Aircraft or aerial devices 	<ul style="list-style-type: none"> x x 	<ul style="list-style-type: none"> Clerical errors and omissions Erasure or distortion of information on computer systems or other records Connivance of employees



	<ul style="list-style-type: none"> • Riot, civil commotion, strikers, locked out workers, labour disturbances or malicious persons • Earthquake • Subterranean fire • Storm • Flood • Escape of water from any tank, apparatus or pipe • Accidental escape of water from any automatic sprinkler installation • Impact by any road vehicle or animal • Accidental damage • Theft or attempted theft • Subsidence, ground heave or landslip 		<ul style="list-style-type: none"> • Deliberate falsification of business records
✓	Prevention of access to the premises		
✓	Professional accountants fees		
✓	Interruption with public utilities in connection with the business		
SECTION 3: TRADE ALL RISKS (EQUIPMENT) (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Damage to property stated in the schedule	*	<ul style="list-style-type: none"> • Consequential loss • Corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects, change in temperature • Faulty or defective design materials, inherent vice or latent defect • mechanical, electrical, electronic, computer breakdown, failure or derangement • wear and tear, gradual deterioration, the action of light, atmospheric conditions or other gradually operating cause • process of cleaning, restoring or repairing • Process of production, packing, treatment, testing or commissioning • Confiscation or detention by Customs or government officials • Disappearance or shortage identified only by stocktaking • Faulty or defective workmanship • Fraud or dishonesty by your employees • Financial loss caused by the loss of use or malfunction of the property • Pollution or contamination • Damage occurring outside the territorial limits

			<ul style="list-style-type: none"> • Theft in relation to unattended vehicles/unattended property • Uninsured property
SECTION 4: ANIMAL INJURIES, ACCIDENTS AND EXPENSES			
	What is insured:		What is not insured:
✓	Death or injury to any animal in your care, custody or control	*	<ul style="list-style-type: none"> • Intentional slaughter • Death, injury, illness or disease caused by or arising from any malicious or wilful act by you or an employee • Consequential loss • Injury to any stud animal or any being used for breeding: • Administration of any medication or treatment by you or any employee unless under the direction of a vet; • Death, injury, illness or disease to any animal owned by you or any member of your family
✓	Advertising and reward	*	Any reward: <ul style="list-style-type: none"> • that we have not agreed to • not supported by a signed receipt giving the full name and address of the person who found the animal paid to the owner of the animal, a person employed by you, a member of your family or someone who lives with you
✓	Microchipping of boarded animals	*	Microchipping performed by an uncertified person
✓	Loss of keys for customers' premises		
✓	Theft or straying of any animal in your care, custody or control	*	Any sum if you have freely parted with the animal
✓	Travel costs for the owner of the animal who has to return to the territorial limits if their animal has died or gone missing		
			What is not insured under all parts of Section 4
		*	Animals boarded for more than 6 months
		*	Animals owned by you
		*	Any claim which falls under any other section or extension of the policy
		*	Any dog that must be registered under Dangerous Dogs legislation
		*	Guard or racing dogs, strays or rescue dogs
		*	Infectious diseases
		*	Diseases transmitted from animals to humans
SECTION 5: ANIMAL ILLNESS (OPTIONAL COVER)			
	What is insured:		What is not insured:



✓	<p>Veterinary fees for treatment where the animal shows clinical signs of illness:</p> <ul style="list-style-type: none"> whilst in your care, custody or control; or within 72 hours of leaving your care, custody or control 	✘	<ul style="list-style-type: none"> Claims submitted after 31 days of the animal completing treatment Costs exceeding the maximum benefit Costs incurred 72 hours after the animal leaves your care, custody or control Funeral costs Out of hours costs Pre-existing injury or illness Preventative treatment costs Vaccinations, spaying, castration Funeral costs
✓	<p>Death of any animal as a result of injury or illness whilst in your care, custody or control</p>	✘	<ul style="list-style-type: none"> Costs exceeding the maximum benefit Destruction of the animal without a vet's opinion Funeral costs Monies not paid to the animals' owner Pre-existing injury or illness Unauthorised prescription medication
			What is not insured under all parts of Section 5
		✘	Animals boarded for more than 6 months
		✘	Animals owned by you
		✘	Any claim which falls under any other section or extension of the policy
		✘	Any dog that must be registered under Dangerous Dogs legislation
		✘	Guard or racing dogs, strays or rescue dogs
		✘	Infectious diseases
		✘	Diseases transmitted from animals to humans
		✘	Animals owned by you
		✘	Any claim which falls under any other section or extension of the policy
		✘	Any dog that must be registered under Dangerous Dogs legislation
		✘	Guard or racing dogs, strays or rescue dogs
SECTION 6: EMPLOYERS' LIABILITY (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	<ul style="list-style-type: none"> Your legal liability to pay damages for bodily injury to an employee in the course of their employment in the business Claimants' costs and expenses Defence costs and expenses 	✘	<ul style="list-style-type: none"> Claims arising outside the territorial limits stated in the schedule Compulsory motor insurance Deliberate or reckless acts





✓	Accidental bodily injury imposed on you by contractual liability		<ul style="list-style-type: none"> Bodily injury to any employee while offshore.
✓	Criminal proceedings against you		
✓	Overseas business trips		
✓	Court attendance costs		
✓	Principals liability		
✓	Private work carried out by your employees for any director or partner		
✓	Solicitors' fees for representation at any Coroner's Inquest or Fatal Inquiry or in defending Summary Jurisdiction proceedings		
✓	Unsatisfied court judgments		
✓	Working partners		





SECTION 7: PUBLIC AND PRODUCTS LIABILITY









 What is insured:	 What is not insured:
<p>✓</p> <p>Your legal liability to pay damages for:</p> <ul style="list-style-type: none"> bodily injury to any person damage to material property obstruction, trespass, nuisance or interference with any right of way, air, light or water <p>which arises in connection with your business:</p> <ul style="list-style-type: none"> ➤ within the territorial limits; ➤ elsewhere in the world other than the United States of America or Canada arising out of business visits by directors or non-manual employees ordinarily resident in the territorial limits ➤ anywhere in the world caused by any products after they have ceased to be in your custody or control 	<p>* </p> <ul style="list-style-type: none"> Aircraft or watercraft Animals owned by you Compulsory moto insurance Claims under any other section or extension of this policy Damaged products Employment disputes Injury to employee Intellectual property Manual work away from the premises Any product of any pharmaceutical and/or implantable medical product manufacturer Bodily injury to any person while offshore Pollution or contamination Product recall or rectification Products for export to the USA Breach of professional duty




SECTION 8: PROFESSIONAL INDEMNITY (OPTIONAL COVER)

 What is insured:	 What is not insured:
<p>✓</p> <p>Claims that arise from professional services provided by you in the course of your business for:</p> <ul style="list-style-type: none"> negligent or breach of a duty of care negligent misstatement or negligent misrepresentation infringement of intellectual property rights including copyright, trademark or moral rights or any act of passing-off; breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use 	<p>* </p> <ul style="list-style-type: none"> Ownership, possession or use, by you or on your behalf, of any aircraft, motor vehicles or watercraft Contractual liability Claims made against you in your capacity as a director, officer or trustee Any criminal, dishonest, fraudulent or malicious act, error or omission Loss or distortion of any data held electronically Employee disputes or employers' liability

	<ul style="list-style-type: none"> defamation dishonesty of your individual partners, directors or employees, or sub-contractors or outsourcers directly contracted to you and under your supervision any other civil liability unless excluded within this section 		<ul style="list-style-type: none"> Provision of any investment or financial advice Insolvency Known circumstances which could lead to a claim Other insurance Supply, manufacture, sale, installation or maintenance of any product Work carried out by any project partnership Negligence, error or omission in any diagnosis or medical or surgical treatment Any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret Trading losses Valuation or surveys Valuation reports
✓	Claimants costs and expenses		
✓	Defence costs		
✓	Court attendance costs		
✓	Civil claims representation costs		
✓	Criminal proceedings brought against you		
✓	Indemnity to principals		
✓	Loss of documents		
✓	Potential claims against you		
✓	Claims relating to work undertaken by sub-contractors		
SECTION 9: PERSONAL ACCIDENT (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Accidental bodily injury which within 12 months is the sole cause of the insured person's death or disablement	*	<ul style="list-style-type: none"> Accidental bodily injury sustained by any insured person: <ul style="list-style-type: none"> under 16 or over 70 years under the influence of drugs or alcohol engaged in a criminal act taking part in hazardous activities pre-existing conditions pregnancy or childbirth training for professional sport self-harm First 14 days of disablement First 28 days of disablement due to sports injuries Armed forces service or operations
SECTION 10: MONEY AND ASSAULT (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	<ul style="list-style-type: none"> Loss of or damage to <ul style="list-style-type: none"> money and non-negotiable instruments in certain situations safes or strongrooms any container, case, bag or waistcoat used for the carriage of money any stamp franking machine 	*	<ul style="list-style-type: none"> Errors or omissions in receipts payments or accounting practice Fraudulent payments Loss or theft from unattended vehicles
✓	Bodily injury to an insured person caused by theft or attempted theft, violence or threat of violence	*	<ul style="list-style-type: none"> Accidental bodily injury sustained by any insured person: <ul style="list-style-type: none"> under 16 or over 70 years

			<ul style="list-style-type: none"> ➤ under the influence of drugs or alcohol ➤ engaged in a criminal act ➤ taking part in hazardous activities ➤ pre-existing conditions ➤ pregnancy or childbirth ➤ training for professional sport ➤ self-harm • First 14 days of disablement • First 28 days of disablement due to sports injuries • Armed forces service or operations
SECTION 11: GOODS IN TRANSIT (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Damage to property whilst in transit	*	<ul style="list-style-type: none"> • Mechanical or electrical breakdown, derangement, defect or failure • Variation in temperature • Inventory shortages or mysterious or unexplained disappearances • Inadequate packing • Loss of market, loss of profit, loss of use and consequential loss or damage • Property temporarily removed from the your premises for cleaning, renovation, repair or similar purposes • Glass, china, earthenware, marble, statuary and other items of a fragile or brittle nature unless damage arises as a direct result of fire, theft, collision or overturning of the conveying vehicle • Tobacco products, wines and spirits • Television, audio, video and computer equipment
✓	Damage to ancillary equipment		
✓	Debris removal costs		
✓	Damage to personal belongings		
✓	Reloading costs		
✓	Damage to property arising out of the use of any vehicle substituted		
✓	Damage to tools		
✓	Costs incurred in transferring property to another vehicle		
SECTION 12: FROZEN STOCK (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	Damage occurring to stock caused by: <ul style="list-style-type: none"> • the rise or fall in temperature as a result of: <ul style="list-style-type: none"> ➤ breakdown of or damage to the appliance ➤ non-operation of any thermostatic or automatic controlling devices connected to the appliance • accidental failure of the public supply of electricity not occasioned by the deliberate act of the supply authority 	*	<ul style="list-style-type: none"> • Appliances over 8 years old or over 5 years old and not the subject of an annual maintenance contract • Deliberate act of any electricity supply authority • Failure to correctly set any temperature controls • Wear and tear, deterioration or gradually developing flaws or defects in the appliance

	<ul style="list-style-type: none"> accidental failure of the electrical installation connecting the appliance to the public supply action of refrigerant fumes escaping from the appliance 		
SECTION 13: LOSS OF LICENCE (OPTIONAL COVER)			
	What is insured:		What is not insured:
✓	<ul style="list-style-type: none"> Depreciation in value of your interest in the premises or the business Reasonable costs and expenses incurred in connection with any appeal against any forfeiture, suspension or withdrawal of the licence 	*	<ul style="list-style-type: none"> Change to town planning law Failure to comply with licensing rules Misconduct, procurement of connivance, neglect, omission or failure to keep the licence in force Other compensation Unauthorised alteration of the premises
SECTION 14: LEGAL EXPENSES (OPTIONAL COVER – UK ONLY)			
	What is insured:		What is not insured:
✓	Legal expenses arising out of: <ul style="list-style-type: none"> Contract disputes Employment disputes Personal injury 	*	<ul style="list-style-type: none"> Criminal prosecution arising as a result of certain legislation Disputes between you and us, our representative or administrator Fines or penalties Other insurance Property disputes Terrorist act Unauthorised awards of compensation or legal/professional expenses
			Exclusions applying to the full policy
		*	Loss, cost, expense or liability relating to asbestos
		*	Digital or cyber risks
		*	Excess
		*	Radioactive and other contamination
		*	Pollution or contamination
		*	Sonic bangs
		*	Terrorism
		*	Claims brought in the USA or Canada
		*	War and riot
		*	Virus and Pandemic Exclusion (not applicable to the Employers Liability)
	Are there any restrictions on cover?		
!	Endorsements may apply to your policy. These will be shown in your policy documents.		
	Where am I covered?		
✓	This insurance covers you in the territorial limits stated in the schedule.		
	What are my obligations?		
-	You must take all reasonable steps to prevent loss, damage or an accident.		

-	You must tell your broker as soon as possible if you become aware of any changes in the information you have provided to us which happen before or during any period of insurance.
-	When we are notified of a change we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the 'Cancelling Your Insurance' section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
-	You must tell us if any part of the building becomes unoccupied or if an unoccupied building becomes occupied.
	When and how do I pay?
-	For full details of when and how to pay, you should contact your broker.
	When does the cover start and end?
-	Unless otherwise stated on the Policy Schedule, the duration of the insurance contract will run for a period of 12 months. The exact start and end date can be found on your Policy Schedule.
	How do I cancel the contract?
-	You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.