

## Introduction

This is a summary of the E&L<sup>®</sup> Boarding Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your policy schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section is dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

### Section 1 - Vet's Fees

We pay up to the amount shown in the schedule, for each condition, for the proper veterinary charges following treatment given by a qualified vet. We also cover complementary medicine recommended by the attending vet and administered by a qualified practitioner. This must follow an injury or illness that happened or started while the dog or cat was boarded or within 3 days of their departure from the kennel / cattery.

### Section 2 - Death of Dog/Cat from Accident/Illness

We pay the market value, the price paid or the amount shown in the schedule (whichever is less) if any dog or cat dies while boarding or is put down for humane reasons because of an injury or illness that happened or started while boarding.

### Section 3 - Quarantine Fees

We pay the market value, the price paid or the amount shown in the schedule for this section (whichever is less) if any dog or cat is not found within 28 days of straying or being stolen. It must have disappeared from the boarding kennel / cattery address. We pay an extra amount up to 25% of any animal's sum insured value on each occasion to cover the cost of advertising for lost or stolen dogs or cats or paying a reward which leads to getting the dog or cat back.

### Section 4 - Public Liability

We insure you up to the amount specified in the schedule in respect of: - (a) amounts you become legally liable to pay and/or (b) costs and expenses of defending litigation incurred with our written consent for claims made against you for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through an animal whilst it is in your care. We also insure you up to the amount specified in the schedule in respect of your costs and expenses of defending criminal proceedings, incurred with our written consent, if you are prosecuted under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

### Section 5 - Boarding Kennel/Cattery owner's liability

We insure you up to the amount specified in the schedule in respect of: - (a) amounts you become legally liable to pay and/or (b) costs and expenses of defending litigation incurred with our written consent for claims made against you for death or bodily injury or loss or damage to property made by the owner of an animal in your care arising from any defect in the boarding kennel or cattery premises or as a result of a negligent act or omission by you or any of your employees.

### Section 6 - Reimbursement of Boarding Fees

We refund boarding fees, up to the amount shown in the schedule, to the owner of any dog or cat for each day their pet would have boarded had it not died, been stolen or strayed whilst boarding.

### Section 7 - Personal Accident

We will cover you up to the amount shown in the schedule if you sustain an accidental bodily injury while carrying out work at the kennel / cattery and which results in any one of the following conditions within 365 days of injury: (a) Death (b) Total permanent disablement (c) Loss of one or more limbs (d) Loss of sight (e) Loss of hearing.

### Section 8 - Loss of Value

We pay up to the amount shown in the schedule if any dog or cat sustains an injury while boarding that independent of any other cause results in permanent disablement or disfigurement. The resultant disablement or disfigurement must make it impossible for the dog or cat to be used for breeding or to be entered in a show.

### Section 9 - Replacement Staff

We cover you up to the amount stated in the schedule as a result of any costs you incur in engaging replacement staff if you or a full time employee is bitten by any dog or cat while you are caring for it and have to miss work as a result of the injury.

### Section 10 - Holiday Cancellation

If you have to cancel or cut short your holiday because there is an outbreak of a contagious disease at the kennel / cattery requiring your attention and occurring within 14 days of the holiday, we pay the costs that you cannot recover to the amount shown in the schedule.

## Significant or Unusual Exclusions and Limitations

### Exclusions applying to section 1

- Costs for cosmetic treatment or preventative treatment recommended by a vet to prevent injury or illness including trimming, scaling or polishing teeth, vaccination, spaying, castration, flea treatments, grooming or nail clipping, breeding, whelping, kitting and any claims arising as a result of these procedures.
- Any costs for house calls / out-of-hours calls unless the attending vet confirms that the dog or cat was suffering from a life-endangering condition.
- Costs of putting any dog or cat to sleep, cremation, disposal.
- Any costs incurred more than 90 days after the first date of treatment for any condition, whether it is ongoing, chronic or recurring.

### Exclusions applying to section 2

- Death due to illness of any dog or cat aged 8 years or over at the start of boarding

### Exclusions applying to section 3

- Theft which does not involve forcible and violent entry to a secure area.
- Any unauthorised reward paid.

### Exclusions applying to section 4

- Surgery for non life-saving operations.
- Costs for any holiday booked less than 28 days before you leave.

### Exclusions applying to section 5

- Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.
- Any event which results from your or your employees deliberate act or omission and which could reasonably have been expected by you or your employees having regards to the nature and circumstances of such act or omission.
- Death or bodily injury, loss or damage to property as a result of an animal in your care's interaction with other animals or worrying sheep.
- Liability created by an agreement which would not have existed in the absence of that agreement.
- Liability for death or bodily injury, loss or damage to property above your fair proportion where another person is jointly and/or severally liable.

### Exclusions applying to section 6

- Death following illness where the dog or cat has been boarded for more than 90 days.

### Exclusions applying to section 7

- Bodily injury that happens whilst under the influence of alcohol or drugs.
- Any loss not arising directly out of work at the kennel / cattery.
- Any person over the age of 70 or under 18 years of age.

### Exclusions applying to section 8

- Loss of value as a result of any surgical operation or general anaesthetic unless undertaken as a result of an injury.
- Loss of value following treatment given by someone other than a veterinary surgeon or qualified practitioner recommended by a veterinary surgeon.
- Claims under this section if the dog or cat has not been used for breeding before.
- Claims under this section if the dog or cat has not been exhibited or shown before.
- Claims under this section if a claim is being made under the death section.

### Exclusions applying to section 9

- Any losses incurred without a doctor's note to confirm the incapacity suffered.

### Exclusions applying to section 10

- Any disease affecting less than 3 animals.
- Any disease not confirmed by a vet as being contagious and requiring special precautions to be taken or treatment to animals at the kennel / cattery to be given.
- Costs for any holiday booked less than 28 days before you leave.
- Expenses that can be claimed from any other source.
- Any costs not backed up with receipts from the travel company or similar party.

## General Exclusion & Limitations that apply to 2 or more policy sections

- Any claims for illness and/or disease displaying clinical signs within 14 days of policy inception.
- Claims for pets with vicious tendencies or behavioural problems/traits.
- Claims for pets used for commercial work, such as security.
- Any medical condition that existed before the insurance policy began.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing [claims@eandl.co.uk](mailto:claims@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the General Manager's response.

## Details about our Regulators

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.