



PET GROOMER INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Pet Grooming

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy provides cover for those own or operate a pet grooming business.



What is insured?

- ✓ Vet's fees - treatment / complementary treatment following an injury or illness that arose as a direct result of grooming.
- ✓ Death of pet as a direct result of grooming.
- ✓ Your legal liability to others for compensation and costs arising out of the negligence of you or your employee whilst caring for an animal at your grooming parlour.
- ✓ Loss by theft or straying if the animal is not found within 28 days of being lost or stolen from your grooming parlour.
- ✓ Loss by theft, fire, lightning or explosion of your grooming equipment whilst at your grooming parlour.
- ✓ Your legal liability to others for compensation and costs arising out of bodily injury or disease to persons or damage to property as a direct result of your grooming business.
- ✓ Death, total permanent disablement, temporary disablement, loss of sight or limbs as a result of a bodily injury sustained whilst you are grooming.
- ✓ The cost of replacement staff if you or a full time employee is bitten by a dog or cat in your care.



What is not insured?

- ✗ Costs incurred 90 days after the grooming took place.
- ✗ Costs or death result from an injury or illness which showed clinical signs before the grooming began.
- ✗ Costs arising from vicious tendencies or behavioural problems shown by any animal.
- ✗ Death due to illness where the animal is aged 8 years or over.
- ✗ Theft which doesn't involve forcible and violent entry to a secure area.
- ✗ Any claims where the security requirements have not been complied with.
- ✗ Any rewards claimed by you, your immediate family, anyone living with you or an employee.
- ✗ Death or bodily injury, loss or damage to property owned by you, a relation, a member of your immediate family, employee, employer, guest or any person who has a contract with you or a business relationship with you, any other person you are responsible for, or any person who is responsible for any animal.
- ✗ The first 14 days after injury of temporary disablement.
- ✗ Any loss not arising directly out of work at the grooming parlour.
- ✗ Any person over the age of 70 or under 18 years of age.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and condition.
- ! Any claims that result from malicious, wilful or criminal behaviour by one of the following people: you; any member of your family; an employee or your employer; a guest or any person who has a contract with you or a business relationship with you; any other person you are responsible for; or any person leading or meant to be responsible for any animal.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

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.