



## PRODUCT DISCLOSURE DOCUMENT



This document summarises the main cover available under this product. Other than sections 4 and 7, cover will only be provided for the policy sections you select. See any pre-contractual documents, the policy schedule and contractual documents for full details of this product, including the applicable terms, conditions and exclusions.





This insurance is underwritten by Accelerant Insurance Europe SA, an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193)(Company Identification 0758.632.842).

### What is this type of insurance?

This is a commercial combined insurance policy for pet businesses.

 What is insured? (numbers refer to policy sections)	 What is not insured?
<p>✓ <b>1. Business Interruption</b> Losses for <b>increased cost of Working</b>, occurring in the <b>indemnity period</b></p> <p>✓ <b>2. Business Equipment</b> Damage to business equipment as stated in the schedule.</p> <p>✓ <b>3. Animal injuries, accidents and expenses</b> Death or injury to any animal in your care, custody or control where the injury results in the death of the animal within 21 days of leaving your care, custody or control.</p> <p>✓ <b>4. Animal Illness</b> A. Veterinary fees for treatment of an animal that shows clinical signs of illness while in your care, custody or control, or within 72 hours of leaving your care, custody or control.  B. Death of an animal as a result of illness which first showed clinical signs while the animal was in your care, custody or control.</p>	<p>✗ Asbestos</p> <p>✗ Appropriation, confiscation, requisition, seizure or destruction by the government or any public authority</p> <p>✗ Contractual liability unless the liability would have arisen in any case without the contract or agreement</p> <p>✗ Covers for certain Natural Perils, such as Flood, Storm, Bushfire &amp; Cyclone</p> <p>✗ Date recognition</p> <p>✗ Digital or cyber risks</p> <p>✗ Deliberate acts</p> <p>✗ Fines, penalties or punitive damages</p> <p>✗ Pollution or contamination</p> <p>✗ Radioactive and other contamination</p> <p>✗ Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances or malicious persons</p> <p>✗ Sonic bangs</p> <p>✗ Terrorism</p>

<p>✓</p>	<p><b>5. Public and Products Liability</b> Legal liability to pay damages for (1) bodily injury to any person, (2) damage to material property or (3) obstruction, trespass, nuisance or interference with right of way, air, light or water.</p>		<p><b>In addition, each policy section contains exclusions specific to that section. Please see the policy for details.</b></p>
			<p><b>Are there any restrictions on cover?</b></p>
<p>✓</p>	<p><b>6. Professional Indemnity</b> Liability to pay claims against you (plus defence costs and reasonable and necessary claimants' costs) which arise from paid professional advice provided by you in the course of your business.</p>	<p>!</p>	<p>For each section of cover, you must pay the first part of any claim (the 'excess') where an excess is shown for that section in your schedule.</p>
<p>✓</p>	<p><b>7. Personal Accident:</b> Accidental bodily injury to an insured person sustained in the course of employment in the business which is the sole cause of death or disablement within 12 months of the accident.</p>	<p>!</p>	<p>For each section of cover, we will not pay more than the limits of indemnity or sums insured shown for that section in your schedule.</p>
<p>✓</p>	<p><b>8. Money and Assault</b> A. Loss or damage to money, safes or strong rooms, containers for the carriage of money or any stamp franking machine.  B. Bodily injury to an insured person caused by theft, attempted theft, violence or threat of violence in the course of business.</p>	<p>!</p>	<p>Endorsements may apply to your policy which alter the scope of cover available. These will be shown in your policy documents.</p>
<p>✓</p>	<p><b>9. Frozen Stock</b> Damage to stock in frozen food cabinets, deep freezers, cold rooms, cold stores, refrigerators or chilled units on the premises caused by the risks listed in the policy.</p>		
	<p><b>Where am I covered?</b></p>		
<p>✓</p>	<p>This insurance covers you in the territorial limits stated in the schedule.</p>		

	<b>What are my obligations?</b>
<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> </ul>	<p>You must notify us of any alteration or circumstance which substantially affects the risks insured. If you do not inform us about a change, it may affect any claim you make or result in your policy being invalid. When we are notified of a change, we will tell you if this affects your policy (for example, any amendment to policy terms or additional premium).</p> <p>You must tell us as soon as possible if any part of any insured building becomes unoccupied or if an unoccupied building becomes occupied. You must also comply with the security requirements for any unoccupied property as set out in the policy.</p> <p>You must take all reasonable precautions to prevent or reduce damage, and maintain all property insured.</p> <p>On receiving any claim against you (regardless of the merits of such a claim), or becoming aware of any event which may give rise to a claim for an indemnity under your policy, you must notify the nominee in the schedule in writing as soon as possible and, at the latest, within 21 days. If you do not do so, we can refuse to pay the claim.</p> <p>You must provide us with full assistance and co-operation on any claim.</p> <p>You must retain any damaged items for us to inspect.</p> <p>You must not admit liability or offer to settle any claim without our prior written consent.</p> <p>For full details of your obligations in connection with claims, see the 'Claims Conditions' section of the policy.</p> <p>You must comply with all policy terms and conditions, or we may decline to pay claims.</p>
	<b>When and how do I pay?</b>
<p>-</p>	<p>Please consult your insurance policy for details of when and how to pay your premium.</p>
	<b>When does the cover start and end?</b>
<p>-</p>	<p>Unless otherwise stated, the policy runs for 12 months. The schedule shows the start and end dates.</p>
	<b>How do I cancel the contract?</b>
<p>-</p>	<p>You can cancel your policy within the 14 day 'cooling off' period or at any time by contacting your Insurer. Provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a proportional deduction for any time for which you have been covered.</p>