



Policy Summary

PET BUSINESS PROTECTION POLICY

The following summary does not contain the full terms and conditions of the insurance contract. These can be found in the Commercial Combined policy of insurance (which includes any endorsement and/or memoranda). This summary does not form part of or constitute the contract of insurance. You are recommended to carefully read the policy and familiarise yourself with all policy exclusions and conditions as they may affect the outcome of any claim. You should take advice from your intermediary if you do not understand any of the provisions or their affect or interpretation. If there is any inconsistency between this summary and the policy, the policy will prevail.

The policy is underwritten by Argo Syndicate at Lloyd's of London (a service company wholly owned by Argo Global) exclusively on behalf of Lloyd's Syndicate 1200.

This is a Public and Products Liability insurance contract. These sections are only effective where shown as such in your annual schedule of cover.

Main Features and Benefits

Section 1 – Public and Products Liability

Limit of Liability AUD10,000,000

We will cover you for your legal liability to pay damages for:

- a) bodily injury to any person;
- b) damage to material property (other than animals held on trust by you or in your care, custody or control);
- c) obstruction, trespass, nuisance or interference with any right of way, air, light or water which arises in connection with your business during the period of insurance as a result of an occurrence:
 - i) within the territorial limits;
 - ii) 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;
 - iii) anywhere in the world caused by any products after they have ceased to be in your custody or control.

The maximum we will pay for the cover provided is shown in the schedule.

Section 2 – Animal Injuries, Accidents and Expenses

- I. Cover includes legal liability for animals in your care, custody or control, for an amount not exceeding AUD15,000 anyone incident and AUD45,000 in the annual aggregate.
- II. Cover includes animals escaping whilst being transported by yourself or your staff, cover for loss of the animal from theft or straying limited to AUD1,500 per animal and cover for advertising and reward following theft or loss limited to AUD350 per animal.
- III. In addition to the basic cover, this section can be extended to include associated trading activities such as microchipping, attendance at animal shows, pet taxi and non-negligent cover for pet business and as stated on your policy schedule.

- IV. Cover includes reasonable costs necessarily incurred in replacing external door locks at the customers' premises following the loss of keys by **you** or any principal, director, partner or **employee** authorised to hold keys.

The maximum **we** will pay is AUD 4,000 in any one **period of insurance**.

- V. Cover includes travel costs if an animal which is left with you and for which you are responsible in the course of **your business** activities during the **period of insurance**:
- a) has died or has gone missing; and
 - b) as a result the owner has to return to the **territorial limits**;
we will pay up to AUD2,000 for the travel costs incurred by the owner which **you** are legally required to meet with a AUD50 excess.

Section 3 – Trade All Risks (Equipment)

We will cover for damage occurring during the period of insurance to property stated in the schedule for.

The maximum **we** will pay under this section in any one **period of insurance** will not exceed:

- a) the **sum insured** on each item; or
- b) the total **sum insured**;

or any other maximum amount payable or the **limit of indemnity** specified in this section or the **schedule**.

Cover includes automatic extension for replacement of **glass** for which **you** are responsible at the **premises**, in the event of breakage or at **our** option pay the cost of replacement. **We** are not obliged to replace or pay for the replacement of any property exactly but only as nearly as circumstances permit.

How to make a Claim

If you need to make a claim under this policy, please telephone nominee stated in the schedule as soon as reasonably practicable or at the latest within 21 days of receipt of any claim made against you, or awareness of any event which may give rise to a claim covered under this policy. The nominee will advise you of the next steps to take to progress your claim. It will help us if you have details of your policy available when telephoning. NOTE: please refer to the Claims Conditions and section specific claims conditions which set out your obligations under this policy when making a claim.

How to make a Complaint

Any enquiry or complaint relating to this insurance should be referred to us at
Pet Business Insurance
c/o Alliance Insurance Broking Services
119 Salmon Street, Port Melbourne VIC 3207

in the first instance.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia
Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000
Telephone Number: (0)2 8298 0783
Facsimile Number: (0)2 8298 0788
Email: idraustralia@lloyds.com

If your dispute remains unresolved you may be referred to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted at www.afca.org.au; 1800 931 678; info@afca.org.au or GPO Box 3 Melbourne Vic 3001.. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Underwriters' General Representative in Australia at the address above.

Significant Exclusions and Limitations

There are various exclusions within the policy including General Conditions, and Exclusions. Breach of such conditions may mean that you will not be entitled to claim under the policy

Duration

The period covered by this policy is, unless otherwise stated, 12 months from the date agreed with insurers and to be shown in the policy.

Your right to cancel

Please advise Pet Business Insurance Ltd in writing if you wish to cancel the policy. Any return premium will be at the discretion of the insurer.

Duty of Disclosure

Before you enter into an insurance contract, **you** have a duty to tell **us** anything that **you** know, or could reasonably be expected to know, may affect **our** decision to insure **you** and on what terms.

You have this duty until **we** agree to insure **you**. **You** have the same duty before **you** renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure **you** for; or
- is common knowledge; or
- **we** know or should know as an insurer; or
- **we** waive **your** duty to tell us about.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if you make a claim, or both.

If **your** failure to tell us is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

Law applicable to this insurance

Unless agreed otherwise we will apply Australian Law.