

What is a policy summary?

This document provides key information about the Kennel Club insurance policy, underwritten by Hiscox.

Policy name: Kennel Club insurance portfolio

Type of insurance: Hiscox combined insurance policy

Underwritten by: Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited

Significant features and benefits

The Kennel Club insurance portfolio is specifically designed for canine clubs and societies, organisers of Companion Dog Shows, dog training instructors and canine behaviourists, and offers some of the broadest levels of cover available, giving our customers true peace of mind.

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. The following elements are included within the standard package of covers;

Public and products liability which includes the following as standard:

- claims brought against you for bodily injury or property damage as a result of your activities;
- claims brought against club members and dog handlers for bodily injury or property damage as a result of their activities at any meeting, function, event, training session or show organised by you or in which you take part;
- claims brought against your directors, partners, trustees, committee members or officers for bodily injury or property damage incurred in a personal capacity while temporarily outside of the UK.

Employers' liability which includes the following as standard:

- claims brought against you for bodily injury to your employees in the course of their work for you.

Professional indemnity which includes the following as standard:

- claims brought against you for negligence, breach of a duty of care, failure in a duty to educate or failure in a duty to supervise;
- claims brought against you for defamation, negligent misstatement, negligent misrepresentation, breach of confidence or misuse of any information;
- claims brought against you for dishonesty of your individual partners, directors, trustees, committee members, employees, sub-contractors or outsourcers.

Directors and trustees' liability which includes the following as standard:

- claims brought against your individual directors, partners, trustees, committee members or officers for breach of duty, breach of trust, negligence, defamation or breach of warranty of authority.

Personal accident which includes the following as standard:

- capital benefits following death, loss of limb, loss of sight, loss of hearing, loss of speech or permanent total disablement.

The following additional covers can also be purchased in order for you to create a tailored package suitable for your needs:

Event cancellation and abandonment which includes the following as standard:

- expenses that you must legally pay and are unable to recover in the event of the necessary and unavoidable postponement, abandonment, cancellation or relocation of any meeting, function, event, training session or show organised by you or in which you take part;
- expenses incurred by you for the sole purpose of avoiding or reducing a loss under this section.

Property damage which includes the following as standard:

- accidental physical loss or physical damage to property used in connection with your activities while at any meeting, function, event, training session or show organised by you or in which you take part;
- accidental physical loss or physical damage to property used in connection with your activities while at the home of any partner, director, trustee, committee member, employee, volunteer, member or trainee of yours;
- accidental physical loss or physical damage to property used in connection with your activities while stored in a locked building or safe or while in transit;
- continuing hire charges that you are responsible for following damage to hired-in equipment used in connection with your activities;
- the costs of replacing or reconstituting your documents and electronic data which have been lost, destroyed or distorted;
- the costs you incur to replace locks and keys necessary to maintain the security of your business premises or safes following theft of keys;
- compensation if any partner, director, trustee, committee member, employee or volunteer of yours is physically injured in the course of your activities in a robbery or attempted robbery within the UK.

Hacker damage which includes the following as standard:

- financial harm caused to you if a hacker destroys, alters, corrupts, copies, steals or misuses your website, intranet, network, computer system or programs;
- the fees of a public relations firm to assist you in re-establishing your business reputation;
- the fees of a forensic consultant to establish the identity of the hacker;
- the fees of a security consultant to review your electronic security and the cost of any reasonable security improvements.

Significant or unusual limitations and exclusions

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.

You have an obligation to take reasonable steps to prevent accident or injury and to protect property against loss or damage. You must also keep any property insured under this policy in good condition and repair.

Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

We will not pay for:

- claims brought against you for bodily injury or property damage as a result of any events or activities which involve any of the following:
 - any aircraft, hovercraft, watercraft or mechanically-propelled vehicles or rides other than mobile plant or equipment being used where insurance or security is not required under the provisions of any road traffic legislation;
 - any carriages or rides drawn or propelled by any animal;
 - any activity taking place more than five metres from floor or ground level;
 - winter sports including but not limited to skiing, ice skating and the use of sleds, sledges or sleighs;
 - roller skating, roller blading or the use of skateboards;
 - any activity that requires the use of cables, ropes, wires or guides;
 - horse riding or any other equestrian activities;
 - the use of any playground equipment or inflatable play equipment including but not limited to bouncy castles, slides and rides;
 - fireworks, bonfires, sparklers, airborne lanterns, pyrotechnics or any explosive devices;
 - any kind of race, endurance test, strength test, assault or obstacle course which is known to carry a significantly increased risk of bodily injury;
- any claims, losses, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy;
- any liability under any contract which is greater than the liability you would have at law without the contract;
- postponement, abandonment, cancellation or relocation of any meeting, function, event, training session or show due to:
 - national, court or religious mourning;
 - any failure, withdrawal or inadequacy of necessary finance;
 - lack of, inadequate or insufficient receipts, sales or interest;
 - non-attendance of any person or group of persons;
 - strikes, industrial action or labour disputes;
 - imposition of, quarantine or restriction in movement of people or animals by any national or international body;
 - any travel advisory or warning being issued by a national or international body;
 - adverse weather affecting any part of an insured event held outdoors, under canvas or in a temporary structure;
- accidental physical loss or physical damage to any of the following items of your property:
 - bank cards;
 - personal clothing or personal property worn, used or carried about the person;
 - watercraft, aircraft or motorised vehicles, including off-road vehicles, other than gardening equipment and wheelchairs;
 - animals, trees, shrubs or plants;
 - buildings, walls, gates, fences, land or water;
- claims brought against your directors, partners, trustees, committee members or officers arising solely as a result of the employment or non-employment by you of any current, former or prospective employee or volunteer;
- any personal accident capital benefit following any injury sustained while taking part in any extreme sports or any kind of race or endurance test which is known to carry an increased risk of physical injury.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your activities as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

If within the first 14 days of the period of insurance you decide that you do not wish to take this policy, then we will give you a full refund of the premium and treat this policy as if it never existed.

If you decide to cancel this policy at any time, we will give you a refund for the remaining period subject to a minimum non-refundable premium of £25 excluding insurance premium tax. If any claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

Claims service

If you need to make a claim you should contact Hiscox as soon as possible within business hours, by calling +44 (0)1206 711 789. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions?

If you have any questions regarding your cover, please contact us by telephone on +44 (0)1206 711 789.

Any complaints?

If you have any concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

or by telephone on +44 (0)800 116 4627

or by email at customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.