

Mrs Deborah Sullivan

14th January 2025

Dear Mrs Sullivan

Policy confirmation for Therapy dogs policy CLIV001120TD

Thank you for your acceptance of your Therapy dogs insurance policy. The enclosed schedule outlines the cover provided under your policy.

If you have selected Employers' Liability insurance the certificate provided should be displayed in a prominent place. We suggest you keep a copy for your records.

Your policy is based on information provided to us prior to the start of the policy.

Our understanding of your insurance requirements

The insurance schedule sets out our understanding of your requirements for Therapy dogs insurance. Please check though this document thoroughly to ensure that the cover meets your needs. If you require any changes to be made, please contact us as soon as possible.

This policy is suitable for those requiring insurance cover for injury to third parties and damage to third party property caused whilst undertaking the activities specified on the policy. No insurance cover applies in respect of your own animals, property or injury to you unless otherwise stated.



Special schemes for equestrian, farms, small holdings, liabilities.
Insurance for livestock, horses, small animals, dogs and cats.

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What to do in the event of a claim

In the event of a possible claim, it is essential that you comply with conditions as set out in the policy. In particular please ensure that:

- We are notified as soon as you become aware of a possible claim. Any delay in doing this could prejudice your ability to make a successful claim.
- You do not enter into any negotiations with a third party claimant.
- Where there is a potential claim for accidental loss, theft or malicious damage, a report must be made to the police and an incident number obtained from them.
- Repairs must not be undertaken without the approval of the insurers or their representatives.

Material information

It is important that you keep us updated and provide new information relevant to the policy. Deliberately providing false or incorrect information could invalidate your insurance cover with the risk that part or all of your claim might not be paid. We particularly draw your attention to any conditions shown on the policy schedule and policy wording. If you have any queries, please do not hesitate to contact us.

If there have been any changes to your circumstances, please let us know as soon as possible. Some examples of changes of circumstances are detailed below:

- Any change of address or contact information.
- Any change of activities for which insurance is required.
- Been declared bankrupt, insolvent or subject to any county court judgements.
- Been convicted of, or charged with but not yet tried for, a criminal offence other than a minor motoring offence.
- Any insurer declined to insure you, imposed special terms, cancelled or refused to renew your policy.
- Any losses or incidents suffered whether or not claimed for, during the last three years, which may result in a claim under this policy of which we are not yet aware.

Your insurance documents

The following documents are attached:

- Annual Insurance schedule
- Certificate of Insurance
- A certificate of Employers' Liability (if you have selected this cover)
- A paid invoice for the annual premium paid, for your accounting purposes.
- Insurance Product Information Document
- Terms of Business
- Provision of Services Statement
- Fair Processing Notice
- Policy Summary
- Policy Wording
- Annual Insurance schedule for Legal expenses (if you have selected this cover)

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We receive a remuneration for services carried out on your behalf, in the form of a commission from the insurers which is a percentage of the premium. We also charge a fee for the annual administration of the policy; this is shown separately on your invoice and documents.

We thank you for placing your policy with Cliverton and we trust that everything meets your requirements. If you wish to discuss any aspect of your cover, please give the office a call and one of the team will be happy to help you.

Yours Sincerely,

Your Cliverton Team.