

Summary of Cover

Introduction

This document provides only a summary of the main benefits of the insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, and obligations you may have.

For full details of all policy benefits and terms you should read the Policy Terms and Conditions and your Schedule. The policy is divided into a number of sections but not all the sections may be operative as part of your insurance, please refer to your Quote or Schedule for confirmation of the sections of cover selected.

Important Information

[This policy is provided by and underwritten by Ecclesiastical Insurance Office plc.](#)

This insurance is issued by Brooks Braithwaite (Sussex) Ltd in accordance with the authorisation granted to them under the Binding Authority Agreement with Ecclesiastical Insurance Office plc..

Law applying

Unless we and you agree otherwise in writing, the law which applies to this contract is the law which applies to the part of the United Kingdom (England, Scotland, Wales and Northern Ireland) or the Channel Islands or the Isle of Man in which you are based.

Duration of your policy

Generally, 12 months from the start date shown on your Schedule.

Renewal of your policy

We will automatically renew your policy on the renewal date, we will write to you at your last known address (email or post) confirming this in advance of your renewal. If you have chosen to pay in full by card, we will also issue an invoice for payment. If you do not want to renew your insurance, please contact us on or before your renewal date.

How do you pay

You can either pay for your policy in full by card or by Direct Debit instalments. If you pay by Direct Debit instalments and any payments are missed, then Brooks Braithwaite will contact you to discuss your options and agree arrangements to help you pay any amount owed.

If you do not pay any amount owed within the agreed timescale, we will cancel your Policy back to the last day you have paid for cover. All cover will stop from that date and no further claims will be paid.

Where are you covered

You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, or in transit between these territories, and elsewhere as shown on your Schedule and Policy Terms and Conditions.

Excess

Most cover sections will carry an 'excess' being the first part of each and every claim for which the insured is responsible for, this is specified on your Quote or Schedule.

Limits

Your cover is subject to cover levels (Sum Insureds/Indemnity Levels), as well as various sub limits, refer to your Quote or

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Brooks Braithwaite (Sussex) Ltd is registered in England and Wales under number 1416900.

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Schedule and Policy Terms and Conditions for all cover levels and sub limits.

Cancellation

You have the right to cancel the policy within 14 days of receiving the policy documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. If you do cancel your insurance within the initial 14 day period, then no cover will have been in place from the proposed date of inception of the insurance and no liability whatsoever shall attach to the insurers in respect of the policy.

If You do not cancel within the initial 14 day period, your cover may be cancelled at any time at your written request. You will be liable for the payment of premium for the time that your insurance has been in force plus the period to the end of the calendar month in which it is cancelled. In the event of cancellation where there has been a claim under your insurance, you will be liable to pay the full annual premium.

Policy Conditions

Policy conditions apply to the policy unless stated to the contrary under the conditions in the sections.

Below are some of the significant conditions of the policy:

- You must ensure that a fair presentation of the risks to be insured is made to us. If after the start of the insurance, there is any change you must advise us as soon as reasonably possible.
- You must make reasonable precautions and care to prevent damage, accident, illness or disease; all obligations and regulations are complied with and ensuring the premises, equipment and machinery is maintained in sound conditions.
- If a potential claim occurs you must, attempt to recover lost property, tell the police as soon as reasonably possible, advise us as soon as you become aware of a potential claim, provide us within the required time frame any information we require, not make or allowed to be made on your behalf any offer or promise of payment or indemnity, and retain and preserve any damaged property and make available for our inspection.
- Locks, bolts and other protective devices must be fitted to the premises and be in use when the premises are closed for business and are not attended by you or an authorised person.
- When required you must provide fire extinguishing appliances and fire alarm, these must be kept in accordance with the details in the Policy Terms and Conditions.

All of the policy conditions and conditions for each section are detailed in the Policy Terms and Conditions.

Policy Exclusions

Policy exclusions apply to the policy unless stated to the contrary under the exclusions in the sections.

Below are some of the significant exclusions of the policy:

- Wear and tear
- Infectious or communicable disease
- Cyber related incidents
- Pollution or contamination
- Nuclear, radioactive and chemical events
- War risks

All of the policy exclusions and exclusions for each section are detailed in the Policy Terms and Conditions.

Property Damage

What is covered

If selected, we cover, standard buildings, non-standard buildings, contents, stock, computer and business equipment, business

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machinery and internal fixed glass for damage caused by the following events, fire, lightning, explosion, aircraft, malicious persons, riot, earthquake, storm, flood, escape of water, impact by road vehicle or animal, and theft or attempted theft.

And if selected, accidental damage to buildings, contents, and/or stock.

What is not covered

Section 1 - property damage exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the property damage section:

- Subsidence, landslip or heave
- Theft without force
- Property insured by any other policy
- Unoccupied buildings - cover restrictions and inspection condition
- The proportionate difference between the sum insured and the value of the item, if the sum insured is less than the value of the item.

All of the exclusions for property damage and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 1 - property damage conditions apply to this section alongside the policy conditions.

Below are some of the significant conditions of the property damage section:

- At the inception you must notify us the declared values of the property to be insured
- Any alterations to the property after the policy starts, must be notified to and agreed by us.

All of the conditions for property damage and the policy conditions are detailed in the Policy Terms and Conditions.

Business Interruption

What is covered

If selected, we cover loss of revenue or increase in cost of working resulting from interruption of or interference with the business due to the following events, fire, lightning, explosion, aircraft, malicious persons, riot, earthquake, storm, flood, escape of water, impact by road vehicle or animal, theft or attempted theft, and accidental damage.

What is not covered

Section 2 - business interruption exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the business interruption section:

- Subsidence, landslip or heave
- Theft without force
- The proportionate different between the sum insured and the annual revenue, if the sum insured is less than the annual revenue.

All of the exclusions for business interruption and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 2 - business interruption conditions apply to this section alongside the policy conditions.

Below are some of the significant conditions of the business interruption section:

- Any alterations to the business after the policy starts, for example business is discontinued or the interest of the

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insured ceases or any changes to the business/property/premises which increases the risk, must be notified to and agreed by us.

All of the conditions for business interruption and the policy conditions are detailed in the Policy Terms and Conditions.

Loss of Licence

What is covered

If selected, we cover your loss of revenue, following cancellation, suspension, or refusal of renewal of your licence which is issued by the Local or National Authority under the Animal Boarding Establishments Act 1963 (or as amended).

What is not covered

Section 2a – loss of licence exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the loss of licence section:

- Any claim if you are entitled to receive compensation.
- Any non compliance of the registration or licensing authority.
- Any claim caused by your bankruptcy or insolvency.

All of the exclusions for loss of licence and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 2a – loss of licence conditions apply to this section alongside the policy conditions.

Below are some of the significant conditions of the loss of licence section:

- You must supply any additional information and assistance we require if you become aware of any proceedings against or conviction of the registered manager at the premises for any breach of the law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with respect to his or her honesty moral standing or sobriety.

All of the conditions for loss of licence and the policy conditions are detailed in the Policy Terms and Conditions.

Money

What is covered

If selected, we cover damage to money, theft or attempted theft of money, and injury or emotional stress to any insured person as a result of theft or attempted theft of money involving assault or violence.

What is not covered

Section 3 – money exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the money section:

- Theft from unattended vehicles
- Dishonesty of any partner, director, family member, or employee of the insured.
- Loss of money whilst in transit unless due to assault, violence or threat of violence.
- Shortage due to error, omission or mysterious disappearance.

All of the exclusions for money and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 3 – money conditions apply to this section alongside the policy conditions.

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Below are some of the significant conditions of the money section:

- Keep a proper written record all money.
- Secure and lock all cash registers, safes and other money containers whenever left unattended.
- Transporting more than £2,000 requires additional precautions as detailed in the Policy Terms and Conditions.

All of the conditions for money and the policy conditions are detailed in the Policy Terms and Conditions.

Own Goods in Transit

What is covered

If selected, we cover damage or loss to goods in transit within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, including sea or air transits between these territories and damage to clothing or personal effects of the driver of any vehicle.

What is not covered

Section 4 – own goods in transit exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the own goods in transit section:

- Damage caused by inadequate packing.
- Damage due to depreciation, deterioration or contamination, unless by a vehicle accident.
- Damage to livestock, money, manuscripts, precious metals, jewellery, or art, unless specifically mentioned.

All of the exclusions for own goods in transit and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 4 – own goods in transit conditions apply to this section alongside the policy conditions.

Below are some of the significant conditions of the own good in transit section:

- Ensure vehicles are maintained and in a roadworthy condition and goods/vehicle are entrusted to employees selected with due care.
- All property in an unattended vehicle must be kept in secure conditions, and if left overnight must also be contained in a securely locked building.

All of the conditions for own goods in transit and the policy conditions are detailed in the Policy Terms and Conditions.

Specified All Risks

What is covered

If selected, we cover damage to property insurance as described on your Quote or Schedule, whilst within the territorial limits specified on your Quote or Schedule.

What is not covered

Section 5 – specified all risks exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the specified all risks section:

- Theft from vehicles unless signs of force
- Gradually operating causes
- The proportionate difference between the sum insured and the value of the item, if the sum insured is less than the value of the item.

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- Any property within Belarus (Republic of Belarus), Russian Federation and Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions).

All of the exclusions for specified all risks and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 5 – specified all risks conditions apply to this section alongside the policy conditions.

Below are some of the significant conditions of the specified all risks section:

- All property in an unattended vehicle must be kept out of sight and the vehicle locked.

All of the conditions for specified all risks and the policy conditions are detailed in the Policy Terms and Conditions.

Frozen Food

What is covered

If selected, provides cover for loss of frozen stock following breakdown of cabinets, or through power cuts. Cover is for £1,000 per cabinet, up to the total sum insured for all losses shown on your Schedule.

What is not covered

Section 6 – frozen food exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the frozen food section:

- The proportionate difference between the sum insured and the value of the item, if the sum insured is less than the value of the item.
- Loss due to the wearing out of cabinets.
- Loss of contents in cabinets which are over 10 years old.

All of the exclusions for frozen food and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

The policy conditions apply to this section.

All of the policy conditions are detailed in the Policy Terms and Conditions.

Loss or Theft of Keys

What is covered

If selected, provides a benefit payment if your client's keys are lost or stolen when in your custody or control, so that locks can be replaced.

What is not covered

Section 6a – loss or theft of keys exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the loss or theft of keys section:

- The insured, their employees, their family's and club or society members personal or vehicle keys.
- Loss by theft unless by force and/or violence

All of the exclusions for loss or theft of keys and the policy exclusions are detailed in the Policy Terms and Conditions.

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Employers' Liability

What is covered

If selected, we cover your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance. The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, in respect of any one event.

What is not covered

Section 7 – employers liability exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the employers liability section:

- Legal liability for which compulsory motor insurance or security is required under any road traffic legislation.

All of the exclusions for employers liability and the policy exclusions are detailed in the Policy Terms and Conditions.

Public Liability, Products Liability and Professional Indemnity

What is covered

If selected, we cover public liability and products liability for an indemnity to you for your legal liability to pay damages to third parties for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described on your Quote or Schedule. For claims arising from your activities the standard limit applies to any one event.

If selected, we cover professional indemnity cover for an indemnity to you or an employee for your legal liability to pay damages for breach of professional duty by reason of negligence, error or omission in connection with your business, as described on your Quote or Schedule.

What is not covered

Section 8 – public liability, products liability and professional indemnity exclusions apply to this section alongside the policy exclusions.

Below are some of the significant exclusions of the public liability, products liability and professional indemnity section:

- Any animals requiring registration under the Dangerous Dogs Act 1991 or the Dangerous Wild Animals Act 1976 or similar legislation or as amended, unless stated to the contrary on your Quote or Schedule.
- Rehoming of animals.
- Overseas work, limited cover for manual and non-manual work.
- Product defects and recall.
- Products exported to North America.
- Libel or slander.
- Abuse.

Professional Indemnity extension excludes

- Known circumstances when the cover is taken out.
- Medical treatment performed by you
- Actions brought outside the geographical limits

All of the exclusions for public liability, products liability and professional indemnity and the policy exclusions are detailed in the Policy Terms and Conditions.

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What are your obligations

The policy conditions apply to this section.

In addition, you must comply with any legal obligations to manage asbestos at your premises.

All of the policy conditions are detailed in the Policy Terms and Conditions.

Care, Custody & Control of Animals

What is covered

If selected, depending on cover level selected, we cover:

- Vet fees for treatment incurred for an illness or injury to an animal which occurred within the insured's care or within 72 hours of leaving the insured's care.
- Purchase price or market value of the animal in the event of an animal's death and if required the cost of euthanasia.
- Purchase price or market value of the animal in the event an animal is stolen, strays or goes missing.
- The cost of boarding fees from the first date of boarding until the date of death, theft or loss of the animal.
- The cost of advertising if an animal is stolen or goes missing, and if required the cost of a reward paid for recovery of an animal after it is stolen or goes missing.
- Any costs for vet fees, death, loss of boarding fees, or advertising and reward whilst the animal is in transit, including loading and unloading, for the activities on your Quote or Schedule.
- Costs and expenses in defending or settling a claim for negligence made against you for any animals in your care, custody and control for the service supplied by you under the activities stated on your Quote or Schedule.

What is not covered

Section 9 – care, custody and control of animals exclusions apply to this section and sub sections, alongside the policy exclusions.

Below are some of the significant exclusions of the care, custody and control of animals section:

- Any animal less than 8 weeks old.
- Any animal in your care for more than 6 months.
- Any stray, rescue animals, or any animals that are the responsibility of a local authority, charity or public body.
- Any dogs used for guarding, racing or any commercial purpose.
- Any costs of an illness unless the animal is currently vaccinated against it and the vaccinations are up to date.
- Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 (or as amended).
- Any injury, illness or death of animal which is caused by an animal with the same owner.
- Any pre existing illnesses or clinical signs.
- Any treatment which is more than 30 days after the accident happened or illness was first noticed.
- The cost of cremation, burial or disposal of an animal.

All of the exclusions for care, custody and control of animals and the policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations

Section 9 – care, custody and control of animals conditions apply to this section and sub sections, alongside the policy conditions.

Below are some of the significant conditions of the care, custody and control of animals section:

- You must take proper care of the animal whilst the animals are in your care and comply with the requirements of the Animal Welfare Act 2006 (or as amended) or any similar legislation.

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- You must check the animal and only accept the animal if the animal is in good health.
- You must arrange for a vet to examine and treat the animal as soon as possible after it has shown clinical signs of an illness or injury.
- Any claim form must be submitted to us within 60 days of the animal completing treatment.
- If the number of animals boarded at the business increases from what is shown on your Quote or Schedule, you must advise us.
- You must not admit responsibility or agree to pay any monies or enter any negotiations with the claimant or any person representing the claimant regarding the incident.

All of the conditions for care, custody and control of animals and the policy conditions are detailed in the Policy Terms and Conditions.

General Information

Claims

In the event of a claim please notify us as soon as possible by telephone: 0345 982 5499, email: enquiries@brooksbraithwaite.com or address: Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX. Please provide full details of the claim, and your policy reference (if available) at notification of the claim.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you wish to make a complaint, you can do so at any time by referring the matter in the first instance to us.

The address is: Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park, Haywards Heath, West Sussex RH16 1TX.
Telephone: 0345 982 5499
Email: enquiries@brooksbraithwaite.com

Your complaint will be acknowledged within 5 business days of receipt.

If the complaint is not resolved within 4 weeks of receipt your insurer will write to you and let you know what further action will be taken.

A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service.

If after making a complaint you are dissatisfied with your insurers "Final response" (or if your complaint remains unresolved after 8 weeks of initially telling us) you may be able to refer your complaint to the Financial Ombudsman Service (FOS) at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.
Tel: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The FOS may review your complaint subject to certain eligibility criteria. Further details of the FOS can be obtained from www.financial-ombudsman.org.uk. Whilst we are bound by the decision of the FOS you are not.

Following the Complaints procedure does not affect your right to take legal action.

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Compensation

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this scheme if an insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the scheme, the level and extent of compensation would depend on the nature of the contract.

Further information about the scheme is available from the Financial Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fcsc.org.uk.

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