

## Your policy summary

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This document contains a summary for each of the covers available in this portfolio and outlines the key information about each cover so you can be confident that you have understood what you have bought and what you are covered for. However, you should carefully read your policy and your schedule in full and ensure that you understand which of the covers you have selected and the policy terms and conditions that apply. If you have any queries, you should contact your insurance broker, Howden.

**Your schedule will state which of the covers below you have selected to protect you.**

**Underwritten by: Hiscox Underwriting Services Ltd on behalf of the insurers named in the schedule.**

## Key benefits: what risks are you protected against?

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The Kennel Club insurance portfolio is specifically designed for canine clubs and societies, flyball clubs, organisers of Companion Dog Shows, dog training instructors and canine behaviourists. The following covers are included within the standard package:

### **Public and products liability. Policy wording ref: WD-HSP-UK-KC-GL(3) 12108 03/19**

- 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. Policy wording ref: WD-HSP-UK-KC-EL(3) 12105 03/19**

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

### **Professional indemnity. Policy wording ref: WD-HSP-UK-KC-PI(3) 12109 03/19**

- 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. Policy wording ref: WD-HSP-UK-KC-DO(3) 12114 03/19**

- 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. Policy wording ref: WD-HSP-UK-KC-PA(3) 12116 10/18**

- 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. Policy wording ref: WD-HSP-UK-KC-CA(2) 12113 09/16**

- 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, anywhere in the UK;
- expenses incurred by you for the sole purpose of avoiding or reducing a loss under this section.

### **Property damage. Policy wording ref: WD-HSP-UK-KC-PD(3) 12106 03/19**

- 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 within the UK;
- 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 within the UK;
- 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 within the UK;
- 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. Policy wording ref: WD-HSP-UK-KC-HAD(2) 12115 09/16**

- 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**

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**Please read the policy for details of all the applicable terms and conditions. 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 obligations**

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Remember, your premium and insurance are based on the details you have provided to us. Please make sure this information accurately reflects your business and that you inform us immediately if anything needs to change. Please also tell us 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 the policy too.

**You need to consider:**

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, we may cancel the policy or claims may not be paid;

- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, we may cancel the policy or claims may not be paid;
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim;
- if you make a fraudulent claim or try to deceive us, we may terminate the policy.

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## Policy length

The period of insurance is shown on your policy schedule.

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## Geographical and jurisdiction limits

The schedule will show any geographical limits that apply to each section of the policy. We will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within the geographical limits. Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the scope of the applicable courts stated in that section of your policy schedule.

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## 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.

After the first 14 days, we or you may cancel the insurance by giving us 30 days' written notice. We will give you a refund for the remaining period. However we will not refund any premium under £25 where you have cancelled the policy.

If we have agreed that you can pay us the premium by instalments and we have not received an instalment 14 days after the due date, we may cancel the policy and the period of insurance will equate to the period for which you have paid.

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## In the event of a claim

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions within the General terms and conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is particularly important that you notify us of the incident or event giving rise to the claim in accordance with the notification provisions set out in the relevant section of the policy. If someone brings or threatens to bring a claim against you, you must not make any admission of liability or make any offer of settlement or appoint solicitors or other legal representation without our prior written agreement.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.

In the event of a claim, you must bear the amount of the corresponding excess stated on the policy schedule, if applicable.

You must notify us of anything likely to lead to a claim under this policy. If you need to notify us of anything, please contact Howden immediately. If this is not possible, then our claims team can be contacted on 01206 773 899 (select option one or two as appropriate), Monday to Friday 9.00 am - 5.30 pm. You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

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## Any questions or complaints?

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your insurance broker, Howden. If ever you're unhappy about anything we do, or fail to do, please contact our customer services team.



## The Kennel Club insurance portfolio

### Policy summary

**Address:** Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

**Telephone:** 0800 116 4267 or 01904 681 198

**Email:** [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you remain dissatisfied with the way your complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. This does not affect your legal rights. If you contact them or us, please quote the policy number shown in the schedule.

If 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).