

Cliverton

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
Tel: 01328 857 921
Email: info@cliverton.co.uk www.cliverton.co.uk

Mr J Hodgson t/a Joe's Owl Encounters &
Exotic Mobile Zoo
Northlands
Boat Lane
Great Ouseburn
York
YO26 9SJ

Email: info@cliverton.co.uk
Date: 09 September 2022
Our Reference: HOJX17FD02

Dear Mr. Hodgson

Re: Policy No: HOJX17FD02/Mr J Hodgson t/a Joe's Owl Encounters & Exotic Mobile Zoo

Thank you for your instructions to renew your insurance policy with effect from 15 September 2022. I have pleasure in enclosing:

- Your annual schedule and certificate of insurance
- A certificate of Employers' Liability (if you have selected this cover)
- Our invoice for the annual premium which is for your accounting purposes.

If you have selected Employers' Liability insurance the certificate should be displayed in a prominent place. Although it is no longer a legal requirement to retain these for 40 years I would suggest that a copy should be filed securely.

The schedule is based upon the most recent information you have provided to us. Please read it carefully and if you have any queries concerning any aspect, please call us.

This policy is suitable for those wishing to have Public Liability cover for third party and/or property damage caused whilst undertaking the activities specified on the policy schedule. No cover is operative in respect of your own animals, property or personal injury unless otherwise stated.

In the event of a possible claim it is essential that you comply with the policy conditions and in particular please ensure that:

- We are notified as soon as you become aware of a possible claim. Any delay may prejudice your ability to claim successfully.
- Do not enter into any negotiations with a third party claimant. The third party should be requested to put their claim in writing to you and you should then immediately submit this to Cliverton.
- Where a claim for accidental loss, theft or malicious damage occurs a report must be made to the police and an incident number must be obtained from them.
- Repairs must not be undertaken without the approval of the insurers or their representatives.

Cliverton is a trading division of Lycett, Browne-Swinburne & Douglass Ltd, who are authorised and regulated by the Financial Conduct Authority.



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

All trades connected with animals, breeding, boarding, grooming and clubs.

Cliverton is a trading name of Lycett, Browne-Swinburne and Douglass Limited which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Milburn House, Dean Street, Newcastle Upon Tyne, NE1 1PP (No. 706042 England).

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

I trust that the above is in accordance with your requirements. If you wish to discuss any aspect please call the office and in the meantime thank you for placing your business through Cliverton.

Yours sincerely

Cliverton Renewals Team

Enclosures

Schedule
Employers Liability Certificate (if applicable)
Invoice



15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
Tel: 01328 857 921
Email: info@cliverton.co.uk www.cliverton.co.uk

Mr J Hodgson
Northlands
Boat Lane
Great Ouseburn
York
YO26 9SJ

Invoice No: 307443
Date: 09 September 2022
Contact: Cliverton Team
Our Ref: HOJX17FD02

Paid Invoice

Insured: Mr J Hodgson t/a Joe's Owl Encounters & Exotic Mobile Zoo
Type of Insurance: Falconry Displays
Insurer: Certain U'writers at Lloyds
Policy Number: HOJX17FD02
Transaction Type: Renewal
Effective Date: 15/09/2022

	<u>GBP</u>
Premium:	£187.00
IPT 12.0% (UK Tax Authorities):	£22.44
Administration Fee:	£20.00
Total Paid:	£229.44

Account Name: **Lycetts**
IBAN: GB32BARC20594220901555
For any account queries please email accounts@cliverton.co.uk

SCHEDULE AND CERTIFICATE OF INSURANCE

Insured Name:	Mr J Hodgson t/a Joe's Owl Encounters & Exotic Mobile Zoo		
Address:	Northlands, Boat Lane, Great Ouseburn, York, YO26 9SJ		
Risk Address(s):	Within the United Kingdom		
Policy Number:	HOJX17FD02	Reason for Issue	Renewal
Period of Cover:	From: 15 September 2022	To: 14 September 2023	(Both inclusive)
Policy Form:	EIO CTN CC3 (11/16)		
Business(s):	Static displays using birds of prey. Educational talks & parties with animals, birds, insects & reptiles (excluding DWAA). Includes public handling, Including the use of ponies (excluding riding)		

Cover and Premium Summary

Section	Cover Details	Premium Ex IPT
1 Public and Products Liability	Insured	£135.00
2 Employers Liability	Insured	£52.00
3 Property Damage	Not Insured	£0.00
4 Business Interruption	Not Insured	£0.00
5 Goods in Transit	Not Insured	£0.00
6 Business Money	Not Insured	£0.00
7 Glass	Not Insured	£0.00
8 Specified All Risks	Not Insured	£0.00
9 Personal Accident	Not Insured	£0.00
10 Deterioration of Refrigerated Stock	Not Insured	£0.00

	Premium Due:	
	Premium Ex IPT	£187.00
	Insurance Premium Tax (IPT)	£22.44
	Cliverton Fee	£20.00
	Total Amount	£229.44

Security: Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by:
Section 1 and 2 Certain U'writers at Lloyds
Section 3 to 10 Ecclesiastical Insurance

Document Sign Off

Signed By:



Date:

09/09/2022

In witness whereof this Certificate has been signed in Norfolk on behalf of **Certain Underwriters at Lloyd's**



Policy Number: HOJX17FD02
Date: 09 September 2022

Account Executive: Cliverton Team
Email: info@cliverton.co.uk

Excesses

The insured shall bear the following amounts stated for each & every claim, unless stated otherwise in the endorsements

Section 1

£100 third party property damage

C.C.C EXTENSION £50 each and every claim

P.I EXTENSION Nil

Section 2 Nil

Sections of Cover Insured

Section 1 – Public and Products Liability

Risk Address: All Locations

Limits of Indemnity

Cover	Limit	
Public Liability	£5,000,000	Any one accident or series of accidents arising out of one original cause
Products Liability	£5,000,000	In the aggregate any one period of insurance
Care Custody and Control	Not Insured	
Non-negligent Cover	Not Insured	
Professional Indemnity	Not Insured	

Based On:

Based on a Turnover of: £15,000

Section 2 – Employers Liability

Risk Address: All Locations

Limit of Indemnity

Cover	Limit	
Employers Liability	£10,000,000	Any one accident or series of accidents arising out of one original cause

Cover Type: Manual

Wageroll: £1,000

Clause Full Wording

ASP23 – Event Exclusion

We will not indemnify **You** in respect of claims arising from fairground rides, bouncy castles, fireworks, motorised children's rides, clay pigeon and target shooting.
An event includes up to four days of public show/event, plus one day either side for setting up/dismantling.

We will not indemnify **You** in respect of any event which **You** organise where the maximum attendance exceeds 1,000 per day or 5,000 over the course of the event.

We will not indemnify **You** in respect of sponsored walks and/or events on public spaces unless the appropriate local authority and police approvals have been obtained.

ASP33 – Public Handling of Animals

Where animals are handled by the public, it is condition precedent to liability that:

- a) No animals are used which are scheduled in the Dangerous Wild Animals Act 1976 and 1984 (and as subsequently amended)
- b) **You** or an **Employee** are in attendance at all times
- c) A hand wash is provided
- d) Suitable notices are displayed

ASP51 – Voluntary Helpers

It is a condition precedent to liability that the Employers' Liability section is selected and the appropriate premium is paid in all cases where **You** employ paid staff or helpers.

The Public Liability section of this **Policy** is extended to indemnify **You** against claims arising through accidental **Injury**, or physical **Damage** caused by club officials, members or voluntary helpers whilst they are working on **Your Business** as if the accidental **Injury**, or physical **Damage** had been caused by **You**.

ASP55a – Products Liability

Section 1 – Sub Section B – Products Liability

It is a condition precedent to liability under this **Policy** that:

You only use proprietary feedstuff brands and that these are used and stored in accordance with manufacturers' instructions.

Feedstuffs are sold in the manufacturer's original packaging and no feedstuff is re-packaged by **You** other than dry grains, meal, hay and biscuits

The **Policy** does not cover losses arising from the sale of feedstuffs for feeding to animals intended for ultimate human consumption

You maintain full rights of recourse against any manufacturer or supplier with whom **You** have entered into a legal contract for the provision of **Products** as defined by the **Policy**.

ASP65 – Retail and Internet Sales



Policy Number: HOJX17FD02
Date: 09 September 2022

Account Executive: Cliverton Team
Email: info@cliverton.co.uk

We will not indemnify **You** in respect of retail or internet sales of **Products** for use or delivery outside Great Britain, The Isle of Man, The Channel Islands and Northern Ireland.

APS48 - Personal Protective Equipment



Policy Number: HOJX17FD02
Date: 09 September 2022

Account Executive: Cliverton Team
Email: info@cliverton.co.uk

Tel: 01328 857 921
Fax: 01328 857 959
Email: info@cliverton.co.uk



15-17 Norwich Road
Fakenham
Norfolk
NR21 8AU

CERTIFICATE OF COVER

We act as insurance brokers to:

Insured Name:	Mr J Hodgson t/a Joe's Owl Encounters & Exotic Mobile Zoo
Address:	Northlands, Boat Lane, Great Ouseburn, York, YO26 9SJ
Policy Number:	HOJX17FD02
Security:	Underwritten by certain underwriters and administered by Cliverton in accordance with the authority granted under binding authority agreements by Certain Underwriters at Lloyd's.
Period of Cover:	From: 15 September 2022 To: 14 September 2023 (Both inclusive)
Business:	Static displays using birds of prey. Educational talks & parties with animals, birds, insects & reptiles (excluding DWAA). Includes public handling, Including the use of ponies (excluding riding)

Cover	Limit of Indemnity
Public Liability	£5,000,000
Professional Indemnity	Not Insured
Products Liability	£5,000,000
Employers Liability	£10,000,000

Additional Information

The Public Liability cover includes Indemnity to Principal.

No excess applies other than £100 excess in respect of the third party property damage.

Document Sign Off

Signed By:

Date:

09/09/2022

In witness whereof this Certificate has been signed in Norfolk on behalf of **Certain Underwriters at Lloyd's**



Certificate of Employers' Liability Insurance^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No: HOJX17FD02

1. Name of policy holder: Mr J Hodgson
t/a Joe's Owl Encounters & Exotic Mobile Zoo
2. Date of commencement of insurance policy: 15 September 2022
3. Date of expiry of insurance policy: 14 September 2023

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
2. (a) the minimum amount of cover provided by this policy is no less than GBP5,000,000 ^(c)

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

..... Signature

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. Those Underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary: Lycetts
Milburn House
Dean Street
Newcastle upon Tyne
NE1 1PP

Issuing intermediary's reference:
(if different from the Policy Number stated above)

It is recommended that you retain a copy of each certificate for a period of 40 years beginning on the date on which the insurance to which this relates commences or is renewed.

IMPORTANT NOTICE

Under the terms of the Employers' Liability (Compulsory Insurance) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

