

Certificate of Insurance

WE HEREBY CONFIRM that in consideration of the premium stated cover is arranged on your behalf as a member number HIS47269 of Holistic Insurance Services, Insurance as specified below.

This Certificate is issued in accordance with the authorisation granted under the agreement number B1011NULGINS117 with Novae Underwriting Limited underwriting for certain underwriters at Lloyd's 21 Lombard Street, London, EC3V 9AH. This Certificate should be read in conjunction with the policy wording (Novae UK Malpractice Insurance 2014).

1. The Insured: Miss Zara Mitchell t/a Yorkshire Animal Therapy

Postal Address: 4 Park Side, Follifoot, Harrogate, HG3 1DS

2. Limit of Indemnity: Insuring Clause A - Malpractice and Professional Liability - £5,000,000 any one Occurrence or series of Occurrences arising out of one cause, costs inclusive.

Insuring Clause B - Public Liability £5,000,000 any one Occurrence or series of Occurrences arising out of one cause, cost inclusive.

Insuring Clause C - Products Liability £5,000,000 any one Occurrence and in all costs inclusive during the Period of Insurance.

Insurers maximum overall limit of liability for this Certificate shall not exceed £10,000,000 inclusive of costs in any one Period of Insurance.

3. Category of cover: Malpractice/Professional Liability, Public Liability and Products Liability.

4. Excess: (A) Malpractice/Professional Liability Nil (B) Public Liability Nil (C) Products Liability Nil each and every claim inclusive of costs and expenses.

5. Premium: £269.74 inclusive of 12.00% Tax. Administration Fee £29.12.

6. The period of Insurance: From Feb 4 2018 to Feb 3 2019 both days inclusive.

7. Date of proposal/Declaration: Jan 5 2018.

8. Business Activity: Animal Manipulation, Canine Low Level Laser Therapy, Equine Low Level Laser Therapy.

Cover for additional therapies can only be provided if you have submitted to Holistic Insurance Services a copy certificate of qualification and such qualification has been approved.

9. Endorsements: Treatment of Animals; See page 2 for definition.

10. Other insurances: Employers Liability: No; Business Equipment: Sum Insured £5,000 Excess £100

11. Notice of claim: If a claim is made against you or you become aware of a circumstance which could give rise to a claim under any section of this insurance immediate written notice must be given to: Holistic Insurance Services, 181A Watling Street West, Towcester, Northants NN12 6BX



Authorised signature.

Holistic Insurance Services

Authorised and Regulated by the Financial Conduct Authority.

Endorsement Definitions Attaching to Policy number: B1011NULGINS117 / HIS47269

Treatment of Animals

The Insured will only be covered for treatments on animals that show any sign of illness or injury if the permission of a veterinary surgeon is obtained prior to any treatment being given. If this is verbal or through the owner of the animal then a detailed note must be kept on the consultation record and the signature of the owner obtained to verify the instruction.

The limit of indemnity in respect of insuring clauses A, B and C whilst working with animals is hereby amended to read £ 2,500,000 any one claim and in total in the period of insurance.

The maximum limit of indemnity for working with animals is £ 2,500,000

This certificate of insurance excludes any prosecution resulting from a breach of The Veterinary Surgeons Act 1966. Or the equivalent Act in Ireland.

This certificate of insurance excludes liability for any claim arising from or related to any work where a horse is mounted or ridden.

Care of Horses:

This policy will only provide cover for the treatment of horses while they are in your care and receiving a treatment, there is no cover in place for liability arising from the operation of any type of livery, rehabilitation or riding school facilities.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.



INSURANCE