



Schedule of Cover and Statements of Fact

Schedule of Cover and Statements of Fact

Please note, this schedule of cover and statements of fact should be read in accordance with the Peliwica Ltd Smallholders Insurance Policy Wording and the Insurance Policy Information Document (I.P.I.D)

Territorial Limits United Kingdom, Channel Islands, Isle of Man / including local road transits

Policy holder name and address Robert Crosbie t/as Bobcat Alpacas 29 Carnbee Park Edinburgh EH16 6GE, Scotland	Broker/intermediary and address H&H Insurance Brokers Ltd Borderway, Rosehill Industrial Estate, Carlisle CA1 2RS, UK
---	--

Transaction type: New Business Policy Schedule	Premium: £395.00
Policy number: AL-004753	IPT (insurance premium tax) 12% £47.40
Policy effective date: 03/09/2021	Underwriting fee: £20.00
Policy expiry date: 02/09/2022	Total payable amount: £462.40

Smallholders Public Liability, Product Liability and Employers Liability Section	
Excluding cover for any activities over and above the typical day to day routine activities associated with running a smallholding, unless stated below:	
<p style="color: #008000;">Type of Animals Kept</p> Alpaca	<p style="color: #008000;">Cover details</p> <p>Section 4A: Public Liability</p> Limit of liability - £2,000,000.00 any one occurrence Excess £250.00 Applicable to Damage Applicable to Defense Costs Retroactive date: Not Applied Except Data Protection Act: 03/09/2021
<p style="color: #008000;">Additional Activities Covered</p> <p>Smallholder keeping animals including: Taking animals to maximum of 10 shows/events annually and Up to 5 Group Visits annually to the insured premises, e.g. local clubs, school visits and similar. Not to exceed 50 attendees per visit and activities to be within the normal course of business for the insured as agreed.</p> <p>Alpaca Experience Sessions with the public</p> <p>Group Visits to the insured premises</p> <p>Taking alpacas to other venues</p>	<p>Section 4B: Product Liability</p> Limit of liability - £2,000,000.00 any one occurrence and in the aggregate Excess £250.00 Applicable to Damage Applicable to Defense Costs Retroactive date: Not Applied Except Consumer Protection Act: 03/09/2021
	<p>Section 4C: Employers Liability</p> Limit of liability - £10,000,000.00 any one occurrence Excess - Nil Subject to the following sub-limit which shall be part of and not in addition to the above limit: Terrorism: GBP 5,000,000 any one Occurrence

Statements of Fact Applicable to Public, Product and Employers Liability Section	
The fencing and security measures in place where the animals are kept are adequate and secure.	Yes

The livestock are not kept on unfenced land, moorland or common land.	Yes
No part of the land contains a quarry, reservoir, dam, waste disposal facility or mine	Yes
If there is a public footpath on the land, I take all reasonable precautions to ensure the footpath is safe for the public and free from hazard. I inspect the footpath regularly to identify and rectify any hazards.	Yes
If horses are included, they are ridden by immediate family members only, and are not taken to shows or competed.	Yes
The public are only allowed access to where the animals are kept when under supervision	Yes
If the public walk or trek with the animals, the animals are kept on lead reins at all times and maximum of 2 animals per individual.	Yes
Any work undertaken away from the premises amounts to not more than 10% of the smallholding activities and wages.	Yes
I do not have volunteers or employees who live or are based outside of the United Kingdom, the Channel Islands and the Isle of Man.	Yes
I do not engage in the retail sale of dairy, meat, produce, products, or fibre	No , The sale of alpaca yarn and fleece. Maximum annual turnover £2,000

Policy Level Cover Details

Endorsements

It is noted and agreed that the Product Liability section includes the sale of alpaca yarn and fleece. Maximum annual turnover from the sale of products is £2,000.

It is noted and agreed that the animals are kept at:

Bonaly Road, Colinton, Edinburgh. EH13 0PB

It is noted and agreed that this insurance is extended to include:

One Open Day on 5 September 2021

Maximum number of attendees 80 at any one time

Maximum total number of attendees 600 for this Open Day

Any trade stand holders to have their own Liability Insurance in place.

This policy does not afford cover to trade stand holders

Declaration - By accepting the cover and terms shown within this Peliwica Alpaca Policy Schedule, you agree to the declaration below:-

I declare that all information that I have disclosed, and all statements of fact I have answered have been done so in an honest and accurate manner, to the best of my knowledge and I will inform you as soon as possible if any of the disclosed information is inaccurate.

Signed:



Peter Cooper

Dated:

03/09/2021

On behalf of XLCatlin Insurance Company (UK) Ltd.
Issued under Unique Market Reference Number B166721WHC02021