

The British Alpaca Society

Public Liability Scheme – Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy can be obtained from Armitage Livestock Insurance Agency Ltd who administer the scheme on behalf of The British Alpaca Society. This summary is provided to you for information purposes only and does not form part of your insurance contract. Please refer to policy wording for full details.

Public liability

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

The British Alpaca Society has arranged a public liability scheme for its members exhibiting at Alpaca shows, sales and exhibitions. Cover can be extended to include the children of BAS members aged 6-16 whilst participating in Junior Handling classes.

The insurer for this cover is Amlin Syndicate 2001 at Lloyds, and is administered by Armitage Livestock Insurance Agency Ltd.

The cover relates only to *Showgrounds* and *Salegrounds* in the United Kingdom and is limited to the day(s) that the member's alpacas attend the show/sale/exhibition.

The **limit of liability** for any one accident or series of accidents arising out of one original cause is £5,000,000.

The **excess** is £250 each and every loss for property damage only.

The **express exclusions** are as follows:

- losses as a direct and / or indirect result of injury to participants engaged in hazardous/contact activity are excluded
- losses as a direct and / or indirect result of fairground rides or attractions are excluded
- losses as a direct and / or indirect result of damage to ground surfaces are excluded in respect of outdoor events

The **special conditions** are

- that a breach of any term or condition expressed to be a condition precedent to liability releases Underwriters from all liability, and therefore any claims would be invalidated
- that a breach of any term or condition not expressed to be a condition precedent to liability may render a claim only to which that breach relates, null and void

The **cost of cover** is £10 (inclusive of IPT) per animal per Show/Sale/Exhibition and must be paid to BAS with the entry / registration forms prior to the particular Event.

If you require any further information regarding this cover then please contact Armitage Livestock Agency Limited on 01932 856 486 who will be pleased to answer any queries.

With regard to claims these must be reported directly to Armitage Livestock Insurance Agency Limited of 2 Bladen Close, Weybridge, Surrey KT13 0JA.

General information

1. Duration of policy

The insurance will remain in force for the day(s), the alpacas are at the Event as specified in the attached letter.

2. Excess

£250.00 each and every loss for third party property damage only

3. Misrepresentation

This policy shall be voidable if there has been any misrepresentation, misdescription or non-disclosure of any material fact.

4. Choice of law

The contract is based on English law and can only be amended with the express written agreement of both parties to the contract.

5. Your right to complain

Any enquiry or concern about this policy should be addressed in the first instance to **Armitage Livestock Insurance Agency Ltd**

If **you** remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for **you** to refer to Policyholder and Market Assistance at Lloyd's. Their address is:

Policyholder and Market Assistance

Lloyd's

One Lime Street

London EC3M 7HA

Tel 0207 327 5693

Fax 0207 327 5225

Email Complaints@lloyds.com

In the event that they are unable to resolve **your** complaint, it may be possible to refer it to the **Financial Ombudsman Service**. Further details will be provided at the appropriate time.

6. If you need to make a claim

If **you** need to make a claim, please telephone **Armitage Livestock Insurance Agency Ltd** on **01932 856486** who will be pleased to advise **you** of the steps to take. It will assist if **you** have details of **your** policy and cover available when telephoning.

Right to Cancellation

You may cancel your insurance for any reason within 14 days of the date you received your insurance confirmation. If you cancel within the 14 days then you will be entitled to a full return of premium, unless you cancel after the date of the show for which the insurance has been purchased in which case the premium is deemed fully earned and non-refundable."

Financial Services Compensation Scheme (FSCS)

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's 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 the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk."