



right for your insurance

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU

Tel: 01328 857 921 Fax: 01328 857 959

Email: info@cliverton.co.uk www.cliverton.co.uk

Mr Peter Cherry
Lynes Farm House
Nouale Lane
Poulner
Ringwood
BH24 3EL

info@cliverton.co.uk

02 March 2021

Dear Mr Cherry

Thank you for your instructions to renew your insurance policy.

This will be effective from the 12 March 2021

I have pleasure in enclosing:

- Your annual schedule and certificate of insurance
- Our invoice for the annual premium which is for your accounting purposes.
- A Certificate of Employers Liability Insurance

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 should it be filed securely.

The schedule is based on your recent declaration. Please read it carefully, and if you have any query concerning any aspects do please be in touch.

Renewal is provided on the understanding that all remains unchanged as listed on the left hand column of the declaration. If any of these figures are no longer correct and you have not already advised us, then please contact me immediately to ensure that cover is not compromised.

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

- Your insurers are notified as soon as you become aware of a possible claim. Any delay may prejudice your ability to claim successfully. The claims line number is 0800 015 1498.
- If you receive a Claim Notification Form, from the claimant's solicitor relating to an Employers' or Public Liability claim, we have enclosed guidelines as to how you should respond, including the importance of doing this within the stated timescales.
- 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 your insurers.
- 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 Financial Conduct Authority.

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. In certain cases we also charge a fee for the annual administration of your policy, and if this applies to you, this will be 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 be in touch with me, and in the meantime, thank you for placing this business through Cliverton.

Yours sincerely

Cliverton Team



Pest Control Scheme

15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU
Tel: 01328 857 921 Fax: 01328 857 959
Email: info@cliverton.co.uk Website: www.cliverton.co.uk

POLICY SCHEDULE

The Schedule forms part of Your policy and replaces the previous Schedule(s).
This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.
For Property Damage and Business Interruption covers, Your Schedule refers to Risk Locations and Premises.
Each Risk Location consists of one or more Premises.

Agent Name	Lycett, Browne-Swinburne & Douglass Limited		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Effective Date	12/03/2021		
Reason for Issue	Renewal		
Period of Insurance	From:	12/03/2021	To: 11/03/2022
Premium	Insurance Premium Tax (12%)	Total Amount Payable	
£406.15	£48.74	£454.89	
Policyholder	Pests Birds & Bugs Ltd		
Business Address	Lynes Farm House Nouale Lane Poulner Ringwood	Postcode	BH24 3EL
The Business	Pest Control and Bird Deterrent (including the use of Birds of Prey, Rifles and Shot Guns).		

Important (Material Circumstances)

If the information in the schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell Us as soon as possible.
You are reminded of the need to tell Us immediately of any circumstances or changes which we would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate your policy, or may result in the policy not operating fully.

Policy Wording	Pest Control Scheme Wording Reference SCOSA15457		
Date of Issue	02.03.2021	Signed	

This policy is arranged by Cliverton under authority granted by the insurers. Cliverton is a trading name of Lycetts, Browne-Swinburne & Douglass Limited (Reg. No. 706042 England) who are authorised and regulated by the Financial Conduct Authority.

The Insurer - All Sections

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the

Policyholder	Pests Birds & Bugs Ltd		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?
Why not scan the QR Code and store Our contact details directly to Your device?



Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Claims Service

For Group Personal Accident claims that fall under the following:-

- * Death and capital benefits
- * Temporary Total and Partial Disablement
- * Additional benefits under the Group Personal Accident section

We have a dedicated, in-house claims service and they are available within business hours of 9am to 5pm, Monday to Friday.

To contact them via telephone: **08000 516 583**

To contact them via email: gpaclaims@aviva.com

To contact them via post:

Group Personal Accident Claims Aviva Fourth Floor The Observatory Chapel Walks Manchester M2 1HL

Please have Your policy details ready to hand.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is provided at no extra cost and You pay for just the cost of the call.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will endeavour to deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Policyholder	Pests Birds & Bugs Ltd			
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074	
Contact Details for Claims and Help (continued)				
Website - www.cutredtape.co.uk				
This is Aviva's website offering many tools and resources to help you manage your business effectively. You'll get access to:				
* Legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;				
* Easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;				
* Discounts on legal services;				
* email alerts on changes in law, legislation and regulation.				
To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for discounts on a range of legal documents and services.				
Sections of Cover Applicable				
1. Property Damage - All Risks	Not Insured	6. Business Interruption	Not Insured	
2. Theft	Not Insured	7. Employers' Liability	Insured	
3. Business All Risks	Not Insured	8. Public and Products Liability	Insured	
4. Goods in Transit	Not Insured	9. Personal Accident	Not Insured	
5. Money and Assault	Not Insured			
Section 1: Property Damage All Risks Not Insured				
Location Number	Address		Postcode	
1	Not Insured		Not Insured	
2	Not Insured		Not Insured	
3	Not Insured		Not Insured	
Item No.	Description	Sum Insured / Limits		
		Location Number 1	Location Number 2	Location Number 3
1	Standard Construction Buildings	£ -	£ -	£ -
4	Portacabins	£ -	£ -	£ -
6	Contents	£ -	£ -	£ -
7	Tools of Trade (Own Premises Only)	£ -	£ -	£ -
8	Trailers (Own Premises Only)	£ -	£ -	£ -
9	Stock	£ -	£ -	£ -
All Risks Cover				
For details of Your Property Damage All Risks cover, please refer to the Property Damage section of Your policy wording.				
Optional Cover: Subsidence (Only available where Buildings are covered)		Location Number 1	Location Number 2	Location Number 3
		Not Insured	Not Insured	Not Insured
Portacabins specified covers operative				
Cover in respect of Portacabins (where included) is restricted to the following Defined Contingencies:				
1. Fire				
2. Lightning				
3. Explosion				
4. Aircraft and other aerial devices or articles dropped from them				
5. Earthquake				
Excess				
You will pay the first £100 of each and every occurrence, except for:				
Buildings (where Insured) £250				
Portacabins (where Insured) £500				
Subsidence (where Insured) £1,000				

Policyholder	Pests Birds & Bugs Ltd			
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074	
Section 1:	Property Damage All Risks (continued)	Not Insured		
Additional Endorsements applying to this Section				
Section 2:	Theft	Not Insured		
Location Number	Address	Postcode		
1	Not Insured	Not Insured		
2	Not Insured	Not Insured		
3	Not Insured	Not Insured		
Item No.	Description	Sum Insured / Limits		
		Location Number 1	Location Number 2	Location Number 3
1	Contents	£ -	£ -	£ -
2	Tools of Trade (Own Premises Only)	£ -	£ -	£ -
3	Trailers (Own Premises Only)	£ -	£ -	£ -
4	Stock	£ -	£ -	£ -
Theft Cover				
For details of Your Theft cover, please refer to the Theft section of Your policy wording.				
Excess				
You will pay the first £100 of each and every occurrence.				
Additional Clauses Applying to this Section				
Where a Clause is shown as applied, please refer to the Theft section of Your policy wording for full details.				
Clause Title		Included		
Property in the Open		Yes		
Additional Endorsements applying to this Section				

Policyholder	Pests Birds & Bugs Ltd		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 3:	Business All Risks	Not Insured	
Item No.	Description	Sum Insured / Limit	Situation
1	Not Insured	Not Insured	Not Insured
2	Not Insured	£ -	
3	Not Insured	£ -	
3	Not Insured	£ -	
4	Not Insured	£ -	
<p>Situation United Kingdom is defined as anywhere in the United Kingdom including Transit.</p> <p>Business All Risks Cover For details of Your Business All Risks cover, please refer to the Business All Risks section of Your policy wording.</p> <p>Excess You will pay the first £100 of each and every occurrence, except for: Hired In Plant £250</p> <p>Additional Endorsements applying to this Section</p>			

Policyholder	Pests Birds & Bugs Ltd		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 4:	Goods in Transit	Not Insured	
Method of Transit			Limit
Maximum Limit per conveyance , excluding private cars			Not Insured
Maximum Limit per conveyance , including private cars			Not Insured
Maximum Limit Any One Occurrence			Not Insured
Goods in Transit Cover			
For details of Your Goods in Transit cover, please refer to the Goods in Transit section of Your policy wording.			
Excess			
You will pay the first £100 of each and every occurrence.			
Additional Endorsements applying to this Section			

Policyholder	Pests Birds & Bugs Ltd		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 5:	Money and Assault	Not Insured	
Money			
Item No.	Item Description	Limit Any One Loss	
1	Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money, postage stamps, revenue stamps, national insurance stamps, holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds, franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps and VAT invoices	Not Insured	
The following Items exclude Money as described in Item 1			
2	Money not contained in a locked safe in a) The Premises outside Business Hours b) the private dwelling houses of Your principals or authorised Employees	Not Insured Not Insured	
3	Money contained in locked safes outside Business Hours	Not Insured	
4	Money on The Premises during Business Hours or in a bank night safe	Not Insured	
5	Any Other Loss of Money	Not Insured	
Excess You will pay the first £0 of each and every occurrence.			
Assault			
Item No.	Item Description	Compensation	
1	Death occurring within 24 months of Bodily Injury	Not Insured	
2	Loss of Hearing and/or Loss of Sight and/or Loss of Speech occurring within 24 months of Bodily Injury	Not Insured	
3	Loss of Limb occurring within 24 months of Bodily Injury	Not Insured	
4	Permanent Total Disablement after 24 months of bodily injury	Not Insured	
5	Temporary Total Disablement within 24 months of Bodily Injury	Not Insured	
6	Temporary Partial Disablement within 24 months of Bodily Injury.	Not Insured	
Money and Assault Cover For details of Your Money and Assault cover, please refer to the Money and Assault section of Your policy wording.			

Policyholder		Pests Birds & Bugs Ltd	
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 6:		Business Interruption	Not Insured
Item No	Description		Sum Insured / Limit
1			
2			
<p>Business Interruption Cover For details of Your Business Interruption cover, please refer to the Business Interruption section of Your policy wording.</p> <p>Contingencies Applicable: All Risks</p> <p>In addition to the All Risks cover, the following also apply unless stated otherwise at Risk Location, The Premises or individual Cover(s): Theft and Subsidence</p> <p>Excess You will pay the first £0 of each and every occurrence.</p> <p>Additional Endorsements applying to this Section</p>			
Policyholder		Pests Birds & Bugs Ltd	
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 7:		Employers' Liability	Insured
<p>The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.</p> <p>Limit of Indemnity: £10,000,000</p> <p>Terrorism Limit of Indemnity: £5,000,000</p>			
Item No.	Description		Annual Wages
1	Clerical / Non-Manual		£ -
2	All Other Employees		£ 2,500
3	Height Work in excess of 20m - Ground Mounted Access Platforms		£ -
4	Height Work in excess of 20m - Rope Access / Harness / Cradles		£ -
5	Height Work in excess of 20m - Cherry Pickers / Scissor Lifts		£ -
<p>Employers' Liability Cover For details of Your Employers' Liability cover, please refer to the Employers' Liability section of Your policy wording.</p> <p>Additional Endorsements applying to this Section</p>			

Policyholder	Pests Birds & Bugs Ltd		
---------------------	------------------------	--	--

Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
---------------------------	--------------	-----------------------------	---------

Section 8:	Public and Products Liability	Insured
-------------------	--------------------------------------	----------------

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £5,000,000

Terrorism Limit of Indemnity: £2,000,000

Item No.	Description	Rating Basis	Sum Insured
1	Core Cover	Turnover	£ 135,114
2	Archery	Turnover	Not Insured
3	Bona Fide Sub Contractors	Annual Payments	Not Insured
4	Breach of Professional Duty	Not Applicable	Not Insured
5	Fidelity	Not Applicable	Not Insured
6	Financial Loss	Not Applicable	Not Insured
7	Loss of Keys	Not Applicable	Not Insured
8	Misuse of Telephones	Not Applicable	Not Insured
9	Public Handling of Falcons	Turnover	Not Insured
10	Retail Sales	Turnover	Not Insured
11	Temporary Removal	Turnover	Not Insured

Public and Products Liability Cover

For details of Your Public and Products Liability cover, please refer to the Public and Products Liability section of Your policy wording.

Excess

You will pay the first £250 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property.

Endorsements applying to this Section

The following Endorsements will only apply if shown below.

Where an Endorsement is shown as applied, please refer to the Public and Products Liability section of Your policy wording for full details.

Endorsement Title	Included
Breach of Professional Duty	No
Fidelity Bonding	No
Financial Loss Excluding Products Extension	No
Heat Work Away Exclusion	Yes
Height Exclusion	Yes
Height Exclusion – Lifts and Platforms	No
Loss of Keys Extension	No
Misuse of Customers Telephone	No
North American Products Supplied Exclusion	Yes
Temporary Removal of Customers' Property	No

Additional Endorsements applying to this Section

Policyholder	Pests Birds & Bugs Ltd		
Main Policy Number	25264032 CHC	Client Policy Number	AMP1074
Section 9:	Personal Accident	Not Insured	
Item No.	Insured Persons		
1			
2			
3			
4			
5			
6			
Operative Time of Cover:			
Whilst the Insured Person is engaged in their usual occupational duties.			
Accidental bodily injury resulting in:			Benefit Payable
Death			Not Insured
Permanent Total Disablement			Not Insured
Permanent Partial Disablement (Continental Scale)			Not Insured
Loss of Sight			Not Insured
Loss of Limb			Not Insured
Loss of Internal Organs			Not Insured
Loss of Hearing both ears			Not Insured
Loss of Hearing one ear			Not Insured
Loss of Speech			Not Insured
Temporary Total Disablement (TTD) : weekly benefit payable for a maximum of 104 weeks			Not Insured
Temporary Partial Disablement (TPD) : weekly benefit payable for a maximum of 104 weeks			Not Insured
Maximum Accumulation Limits - Accident			
Any one accident	Not Insured		
Multi-Engined aircraft	Not Insured		
Single-Engined aircraft	Not Insured		
Personal Accident Cover			
For details of Your Personal Accident cover, please refer to the Personal Accident section of Your policy wording.			
Excess			
Deferment Period applicable to TTD and TPD	1 week		
Additional Endorsements applying to this Section			

IMPORTANT INFORMATION

Each time We use "We/Us/Our/Aviva" this will have the same meaning wherever it appears unless we state otherwise. We/Us/Our/Aviva means Aviva Insurance Limited.

Material Circumstances

IMPORTANT – This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Data Protection – Aviva Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include you intermediary, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
 - help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy.

If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the "Contacting us" details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our credit reference agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary] and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow G64 2QR. Telephone: 0345 300 0597. Email: PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

If You Have a Complaint

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk, where you will find further information.

Aviva Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference no. 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

Making a Claim

Should you need to make a claim under this policy, please contact us on 0800 015 1468.

In all cases, please quote your policy number.

Copy document availability

If you would like to receive copies of your policy documents in paper, please contact your insurance adviser. Copies will be provided free of charge.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Tel: 01328 857921
Fax: 01328 857959
E-mail: info@cliverton.co.uk



15-17 Norwich Road
Fakenham
Norfolk, NR21 8AU

Pest Control Policy Confirmation of Cover

Insured Name	Pests Birds & Bugs Ltd	Business Address	Lynes Farm House Nouale Lane Poulner Ringwood
Correspondence Address	Lynes Farm House Nouale Lane Poulner Ringwood		
Postcode	BH24 3EL	Postcode	BH24 3EL

MAIN POLICY NO. **CLIENT POLICY NO.**

PERIOD: From: 12/03/2021 To: 11/03/2022 (Inclusive)

BUSINESS: Pest Control and Bird Deterrent (including the use of Birds of Prey, Rifles and Shot Guns).

Agent Name Lycett, Browne-Swinburne & Douglass Ltd

LIMITS OF INDEMNITY

SECTION 10 - EMPLOYERS LIABILITY	£10,000,000	Any one event
	£ 5,000,000	Terrorism Inner Limit
SECTION 11 - PUBLIC LIABILITY	£ 5,000,000	Any one accident or series of accidents arising out of one original cause
	£ 2,000,000	Terrorism Inner Limit
PRODUCTS LIABILITY	£ 5,000,000	In the aggregate during any period of insurance

EXCESS:

SECTION 1 - Material Damage	Not Insured	
SECTION 10 - Employers Liability	NIL	
SECTION 11 - Public & Products Liability	£ 250	(Third Party Property Damage)

INSURER:

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

FURTHER INFORMATION: NOT APPLICABLE

This Confirmation of Cover has been signed on behalf of **Aviva Insurance Limited**

Date 02/03/2021

.....
Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd. (Reg. No. 706042 England) who are authorised and regulated by the Financial Conduct Authority



Certificate of Employers' Liability Insurance ^(a)

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

Policy Number
25264032 CHC / AMP1074

Name of Policyholder
Pests Birds & Bugs Ltd

Date of Commencement of Insurance 12/03/2021

Date of Expiry of Insurance 11/03/2022

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 territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of

Aviva Insurance Limited
(Authorised Insurers)

Authorised Signatory
Colm Holmes
Chief Executive Officer, UK Insurance

Notes

- (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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.