



INSTITUTE OF MODERN DOG TRAINERS

What type of insurance do I need and why?

❖ ***Public Liability***

This will insure you against any claims from other people where you are responsible for losses they have incurred. This could be either for damage to their property or bodily injury due to your negligence.

❖ ***Care, Custody or Control***

Covers you if you are responsible for causing injury, illness, loss or death to someone else's animals which you are working with. This is a **Liability Cover**, so we always recommend that the owners pay the vets' bills and then they reclaim the costs from you.

❖ ***Employers' Liability***

This is a legal requirement where you have paid helpers or employees and protects you against claims if they are injured whilst working for you or working under your instruction. It's also worth considering when you have voluntary workers or helpers; even if they are unpaid could still establish a valid claim under Employers' Liability legislation.

❖ ***Professional Indemnity***

For protection if you are giving specific advice or instructions Professional Indemnity will cover for incorrect or negligent advice causing either physical or financial loss. Not all trainers will require this, but the more in depth your training or behavioural work the more it should be considered.

❖ ***Non-Negligent Cover***

This will give you peace of mind should there be an incident with an animal you are working with where you are in no way at fault.





With over 40 years experience Cliverton has a detailed knowledge of your specialist needs and we have tailored insurance policies for you whether you are running basic puppy classes or taking court referrals for behavioural issues.

With annual premiums starting as low as £110 our policies benefit from -

- ❖ **Public/Products Liability**
£5,000,000 Limit of Indemnity
- ❖ **Liability to Animals in your Care, Custody or Control**
£15,000 any one event
- ❖ **Non-Negligent cover**
£10,000 any one event
- Professional Indemnity**
£500,000 Limit of Indemnity
- ❖ **Employers' Liability**
£10,000,000 Limit of Indemnity



Although not a legal requirement Public Liability will give you and your customers peace of mind should the worst happen....

*Imagine you are at a customer's house training their dog and leave the gate open causing the dog to run into the road causing a car accident. Your **Public Liability** policy will cover injury to people and damage to their vehicles and your **Care, Custody or Control** extension will cover injury to the dog.*

Or

*Mrs Smith brings her dog to you asking for your advice on stopping her dog chewing her furniture, you advise Mrs Smith that spraying her furniture with hairspray will prevent this happening. Mrs Smith follows your advice but the hairspray; although preventing further chewing has injured her dog requiring veterinary treatment. Your **Professional Indemnity** policy will cover you as your advice was negligent.*

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