

Certificate of Public Liability Insurance

Policy Number: LISM-0002-OARBB-00000002
Period of Cover: 01.02.2026 to 31.01.2027
Underwritten By: Ecclesiastical Insurance Office plc
Insured: Mr River Lismer trading as River's Rodents And Reptiles
Business / Organisation Address: N/A

We hereby certify that: This policy provides Public Liability Insurance for the limit of indemnity for the above period of £ 5,000,000

Signed on behalf of the underwriters:



Andrew Pearce – Brooks Braithwaite (Sussex) Ltd

Schedule

This schedule gives details of the cover you have chosen for your policy, it also gives details of your limits and any excesses, special conditions, clauses or exclusions that apply. This Schedule forms part of the insurance contract and goes alongside your Payment Information and your Terms and Conditions.

Date of Issue: 02/01/2026

Your Policy Details

Policy Number: LISM-0002-OARBB-00000002
Period of Cover: 01.02.2026 to 31.01.2027
Underwritten By: Ecclesiastical Insurance Office plc
Agent: N/A
Insured: Mr River Lismer trading as River's Rodents And Reptiles

Your Business /Organisation

Type of Business/Organisation: Sole Trader
Business / Organisation Address: N/A
Business Activities: Other Animal Risks

Your Policy Contact

Name: Mr River Lismer
Address: 76 High Street, Newington, Sittingbourne ME9 7JL
Email Address: riverlismer@gmail.com

Your Cover - Included

Section Covered	Cover Limit	Excess
Section 8 – Public Liability and Products Liability	Indemnity Limit: £5,000,000.00	£ 100.00 each and every third party property damage claim.

Cover - Not Included

All sections of cover listed below are not included within the policy, please contact us if you wish to update the policy cover and get a quote. Please note that some sections of cover are not available to all types of policy.

Section Covered	Indemnity Limit	Excess
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0345 982 5499 | [brooksbraithwaite.com](https://www.brooksbraithwaite.com) | enquiries@brooksbraithwaite.com

Trading Office: 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX

Brooks Braithwaite (Sussex) Ltd is registered in England and Wales under number 1416900.
Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority under reference number 304839.

Section 1 – Property Damage – Standard Buildings	£200.00 each and every claim
Section 1 – Property Damage – Non-standard Buildings	£200.00 each and every claim
Section 1 – Property Damage – Contents	£100.00 each and every claim
Section 1 – Property Damage – Stock	£100.00 each and every claim
Section 1 – Property Damage – Accidental Damage to Buildings	£200.00 each and every claim
Section 1 – Property Damage – Accidental Damage to Contents	£100.00 each and every claim
Section 1 – Property Damage – Accidental Damage to Stock	£100.00 each and every claim
Section 1 – Property Damage – Computer and Business Equipment	£100.00 each and every claim
Section 1 – Property Damage – Business Machinery	£100.00 each and every claim
Section 1 – Property Damage – Internal Fixed Glass	£100.00 each and every claim
Section 2 – Business Interruption	Nil
Section 2a – Loss of Licence	NIL
Section 3 – Money	Nil
Section 4 – Own Goods in Transit	£50.00 each and every claim
Section 5 – Specified All Risks EU & UK	£100.00 each and every claim
Section 5 – Specified All Risks Worldwide	£100.00 each and every claim
Section 6 – Frozen Food	£50.00 each and every claim
Section 6a – Loss or Theft of Keys	Nil
Section 7 – Employers Liability	Nil
Section 8 – Professional Indemnity	Nil
Section 9 – Care, Custody and Control of Animals - Plan 1	Nil
Section 9 – Care, Custody and Control of Animals - Plan 3	Nil
Section 9 – Care, Custody and Control of	Nil

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Animals- Plan 4

Section 9 – Care, Custody and Control of Animals - Plan 5	£ 50.00 each and every claim
Section 9 – Care, Custody and Control of Animals - Death Benefit	Nil
Section 9 – Care, Custody and Control of Animals - Animal in Transit	Nil
Section 9 – Care, Custody and Control of Animals - Custodial Responsibility (Negligence)	£ 50.00 each and every claim

Special Conditions / Clauses / Exclusions

Special conditions, clauses and exclusions additional to those contained in your terms and conditions are listed below (if applicable):

Special Condition / Clause / Exclusion	Duration
<p>BB001A Policy Definitions - Amended definition of Business or Activity</p> <p>The business or activity as described on your Schedule including taking animals to events, shows, parties; for displays, handling and providing educational talks.</p>	
<p>BB10017A Animal(s) covered</p> <p>The animal(s) to be covered under on your Schedule: Reptiles, Small Mammals Tortoises.</p>	
<p>BB10018A OAR requirements</p> <p>You must ensure that:</p> <p>a) a valid licence for keeping or training animals for exhibition must be held and complied with, when required to have;</p> <p>b) you or an experienced employee/volunteer must supervise the public while interacting with / viewing the animals at all times;</p> <p>c) anti-bacterial dry gels/sprays to be provided and used prior to and after any member of the public handling/touching any of the animals;</p> <p>d) prominent signs must be displayed at public events advising the public that these animals may bite and these animals may carry zoonotic infections;</p> <p>e) no tarantulas / ferrets / meerkats / coatis /</p>	

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coatimundis / raccoons / scorpions / poisonous frogs or toads to be handled by / touched by the public;

f) tarantulas / ferrets / meerkats / coatis / coatimundis / raccoons / scorpions / poisonous frogs or toads to be displayed only in secure enclosures with no contact with the public;

g) snakes are not to be held around members of the public's necks;

h) no children under the age of 5 to handle the animals;

i) no children under the age of 1 to touch the animals;

j) children aged 1 to 5 must only touch the animals whilst the animals are handled by an experienced person aged 16 or over.

k) no children under the age of 5 years to handle/touch the bird(s) of prey;

l) no person under the age of 12 may participate in flying bird(s) of prey unless accompanied by their parent or guardian;

m) static flying displays of bird(s)/bird(s) of prey to be held in a cordoned off area;

n) any member of the public handling a bird of prey must wear a falconry glove at all times;

o) all animals whilst not being handled must be kept in secure enclosures;

p) only one animal per handler to be outside of their secure enclosures at any one time.

Please contact us to discuss the duration of your exclusion / clause.

Demands and Needs

This insurance meets the demands and needs of a pet business/club/society/organisation who want insurance cover for the following needs:

Public Liability Cover up to Indemnity Limit: £5,000,000.00

Important General Information

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Brooks Braithwaite (Sussex) Ltd do not give advice or recommendations relating to your insurance. You are entitled, at any time, to request details of the level of commission that we may have received in placing your insurance business. In the sourcing and placing of this policy, we only offer this type of insurance from the Insurer detailed in the terms and conditions.

This Schedule is based upon the information you have given us, either over the telephone, online or in writing. In the case of a renewal, it is further based upon the information we hold on file and any changes you have made following your last insurance schedule being issued. This Schedule reflects your instructions to us and insurance requirements with regards to this particular risk only and is a non-advised sale. You should read this Schedule carefully to ensure it adequately meets your needs with regard to this insurance. If anything is incorrect, any changes are required or if you wish for further clarification on any part, please contact us on the details shown below.

Your Duty To Give Information

It is important that you inform us of any change in your circumstances that may be relevant to this insurance, such as but not limited to:

- changes to your business activities
- changes to types of or number of animals in your care which cover is required for
- any change of address
- any changes to policyholders
- any criminal convictions
- any financial disputes

Non-disclosure, misdescription or misrepresentation of any information given may entitle insurers to:

- avoid this policy and return all premiums paid to you and you shall reimburse us in respect of any payment already made by us
- apply additional terms from inception
- reduce the claim amount paid proportionally to the amount of premium under charged

Our Contact Details

Email: enquiries@brooksbraithwaite.com

Telephone: 0345 982 5499

Address: 4 Bridge Road Business Park, Haywards Heath, West Sussex,
RH16 1TX

Website: www.brooksbraithwaite.com

Opening Hours: Monday - Friday 9:00am - 5:00pm

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