Brooks Braithwaite (Sussex) LTD
Part of the Petcover Group

From Bark to Business

Covered while you care

A straightforward guide to pet business insurance

Contents

1 Do I legally need insurance to run a pet business in the UK?

In most cases, pet business insurance is not legally required, but that doesn't mean it isn't essential.

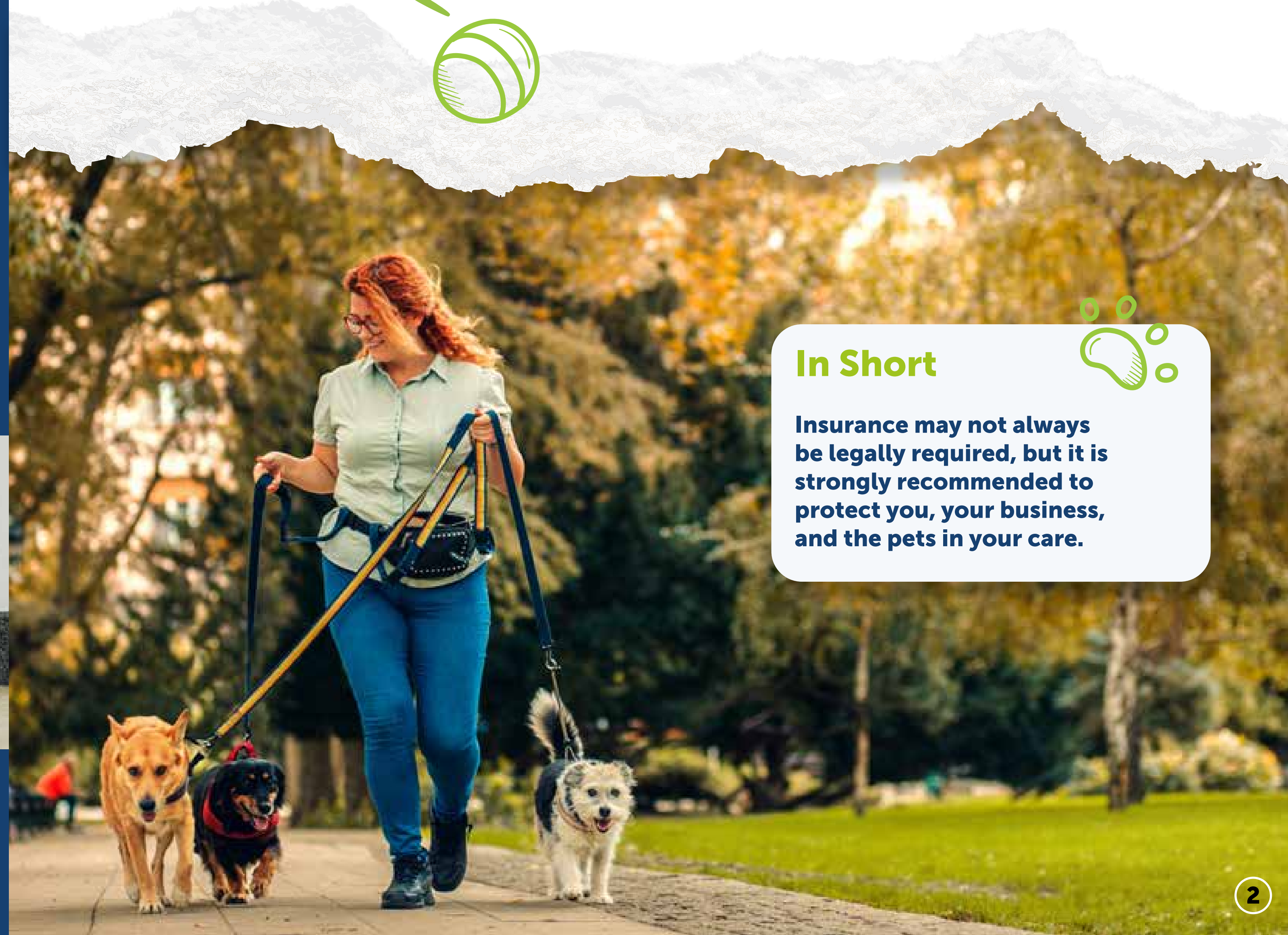
While many pet businesses can legally operate without insurance, you may still be required to have it by your local council or if you employ staff. Even where it isn't mandatory, insurance protects you from potentially costly claims.

Important to know

- Employers' Liability Insurance is a legal requirement if you employ staff (even part-time)
- Many councils will not grant or renew a licence without proof of insurance.
- Without insurance, you may be personally responsible for injury, loss, damage, or claims.

Business Type	Insurance legally required?
Dog walkers	No
Pet sitters	No
Groomers	No
Trainers/behaviourists	No
Home boarders	Sometimes*
Daycare providers	Sometimes*
Kennels	Sometimes*
Catteries	Sometimes*
Any business with staff	Yes

* Often required by local councils for licensing.



In Short

Insurance may not always be legally required, but it is strongly recommended to protect you, your business, and the pets in your care.

2 What type of insurance do pet business owners actually need?

The type of insurance you need depends on how your pet business operates, but most pet professionals require a core set of covers to protect themselves, their clients, and the pets in their care.

In Short

- **Public Liability** is the foundation of most policies
- **Care, Custody & Control** protects the pets you look after
- **Employers' Liability** is legally required if you have staff
- Other covers depend on how you work and what services you offer

Choosing the right cover ensures your business is protected if something unexpected happens.

Type of insurance	What it covers	Who needs it
Public Liability	Injury to people or damage to property caused by you or a pet in your care	**Recommended for all pet businesses**
Care, Custody & Control	Injury, illness, loss or death of a pet while in your care	**Walkers, sitters, boarders, kennels, catteries**
Employers' Liability	Injury or illness of employees while working	**Legally required if you employ staff**
Professional Indemnity	Claims relating to advice, training or services provided	**Trainers, behaviourists, groomers**
Equipment Cover	Damage or theft of business equipment	**Groomers, trainers, mobile businesses**

3 What's the difference between Public Liability and Care, Custody & Control insurance?

Although they're often mentioned together, Public Liability and Care, Custody & Control cover very different risks.

Different types of cover

- **Public Liability:** Protects people and property. Example: A dog in your care knocks someone over or damages their home
- **Care, Custody & Control:** Protects the pet in your care. Example: A pet is injured, becomes ill, goes missing or dies while with you

In Short

- **Public Liability** = people & property
- **Care, Custody & Control** = the pet itself
- **Most businesses need both for full protection**

Having the right combination ensures you're protected whether the issue involves a person, property, or a pet.

4 Am I insured if a pet is injured, lost, or dies while in my care?

Yes, this is usually covered by Care, Custody & Control insurance, as long as it's included in your policy.

What Care, Custody & Control typically covers

Situation	Covered?
Pet injured while being walked or handled	**Yes**
Pet becomes ill while boarded or staying with you	**Yes**
Pet escapes and goes missing	**Yes**
Pet dies while in your care	**Yes***

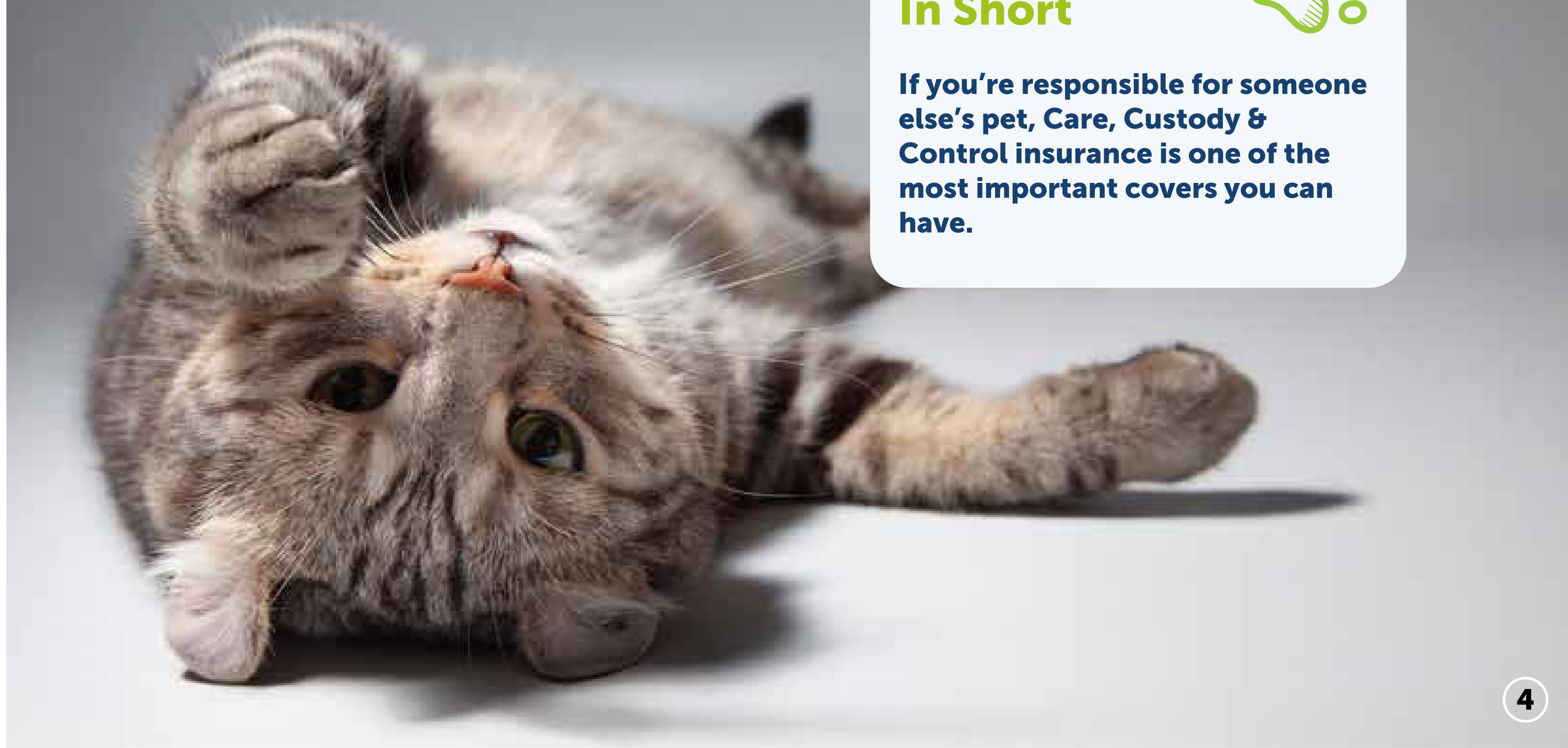
* Cover is subject to policy terms, limits, and conditions.

Important to know

- Public Liability does not cover injury or death of a pet in your care
- Care, Custody & Control is essential for walkers, sitters, boarders, kennels and catteries
- Policies usually cover vet fees, compensation, and related costs

In Short

If you're responsible for someone else's pet, Care, Custody & Control insurance is one of the most important covers you can have.



5 Does pet business insurance cover multiple pets at the same time?

Most pet business insurance policies cover multiple pets at the same time, provided your policy allows for it and you stay within its limits.
This is especially important for dog walkers, boarders, daycare providers, kennels and catteries, where caring for more than one pet is part of daily work.

Important to know

- Policies often have limits on the number of pets you can care for at one time
- Councils may also set maximum numbers as part of licensing
- You should always insure for the maximum number of pets you handle, not your average day.

Situation	Covered?
Walking or caring for several pets at once	Yes
Looking after pets from different owners	Yes
An incident involving more than one pet	Yes*
Exceeding your policy's pet number limits	No

* Subject to policy terms, limits, and conditions.

In Short

If you care for more than one pet at a time, make sure your policy is set up to match how your business actually operates.

6 What happens if a dog in my care injures another dog or a person?

If a dog in your care injures a person or another animal, the type of insurance that responds depends on who was injured.

Which insurance applies?

Who is injured?	Which cover applies?
A member of the public	**Public Liability Insurance**
A client or third party	**Public Liability Insurance**
Another dog or animal	**Public Liability Insurance**
The dog in your care	**Care, Custody & Control Insurance**

Important to know

- Public Liability covers injury caused by a dog while under your control
- Care, Custody & Control covers injury to the dog you are responsible for
- Claims are handled subject to policy terms, limits, and conditions
- Injuries caused by animals from the same family are often excluded.

In Short

- **Injury to people or other animals**
  = Public Liability
- **Injury to the dog in your care**
  = Care, Custody & Control

Having both covers ensures you're protected if something unexpected happens.

7 Am I covered if a pet damages a client's property or someone else's home?

Damage to property is usually covered by Public Liability insurance, as long as the pet was under your care, custody or control at the time.

Public Liability protects you if a pet causes accidental damage to property belonging to a client or a third party.

Important to know

- The damage must be accidental and occur while the pet is under your supervision
- Public Liability covers property damage, not wear and tear
- Policy limits apply, so it's important your cover matches your risk

What's typically covered?

Situation	Covered?
Pet damages a client's furniture or flooring	Yes
Pet damages items in someone else's home	Yes
Pet causes damage in a public space	Yes
Damage caused outside your care or control	No

* Cover is subject to policy terms, limits, and conditions.

In Short

If a pet damages property while in your care, Public Liability insurance is designed to protect you from the financial impact.

8 Am I covered if I run my pet business from home?

You can be covered if you run your pet business from home, but it's important that your insurer knows this from the outset.

Many pet professionals operate from home, including groomers, trainers, pet sitters, home boarders and daycare providers. Insurance can cover home-based businesses, but only if this is specifically declared on your policy.

Running a business from home changes your level of risk. For example, pets may be injured on your premises, clients may visit your property, or damage could occur inside your home. These risks are not usually covered by standard home insurance, which is designed for personal use only.

If you offer licensed activities such as home boarding or daycare, your local council will often require you to hold suitable insurance before granting or renewing your licence.

Important to know

- Home-based pet businesses must be declared to your insurer
- Your household insurance will not usually cover business-related incidents
- Council-licensed activities often require proof of insurance
- Cover must reflect how many pets you care for and what services you provide

In Short

Running your pet business from home is very common - just make sure your insurance accurately reflects where and how you work, so you're protected if something goes wrong.

9 Does my insurance cover me when working in clients' homes or public spaces?

Most pet business insurance policies cover you when working in clients' homes and public spaces, as long as these activities are part of your declared business.

This is essential for pet professionals such as dog walkers, pet sitters, trainers and behaviourists, whose work often takes place in parks, streets, clients' homes, and other public or private locations.

Public Liability insurance is designed to protect you if an accident occurs while you're working outside your own premises. This includes situations where a pet causes injury to a person, damages property, or creates a risk while under your supervision.

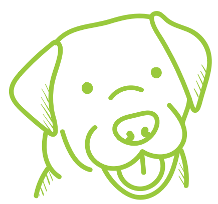
If you work in a client's home, your insurance can also respond if accidental damage is caused to their property while you are carrying out your services. Similarly, incidents that occur in public spaces, such as parks or pavements, are typically covered when they arise from your business activities.

Important to know

- Working locations should be declared when arranging your policy
- Cover usually applies to public places and clients' homes
- Insurance does not cover activities outside the scope of your business
- Policy limits and conditions still apply

In Short

If your work takes you into clients' homes or public spaces, your insurance should travel with you - provided your policy reflects where and how you work.



10 Does my insurance cover me when working in clients' homes or public spaces?

You can be insured for overnight boarding, daycare, and cattery or kennel stays, but these activities must be specifically included in your policy.

Caring for pets overnight or for extended periods carries different risks compared to short visits or walks. Because of this, insurers need to know exactly what type of care you provide, whether that's home boarding, daycare, or operating a licensed kennel or cattery.

Insurance for these services typically includes Public Liability and Care, Custody & Control, protecting you if a pet is injured, becomes ill, goes missing, or causes injury or damage while in your care. If you operate from home or a dedicated premises, this also needs to be declared to ensure your cover remains valid.

Most local councils require boarding, daycare, kennels, and catteries to be licensed, and proof of suitable insurance is often a condition of that licence.

Important to know

- Overnight and daycare services must be declared to your insurer
- Licensed activities often require evidence of insurance
- Cover should reflect how many pets you care for and how long they stay
- Policy terms, limits, and conditions apply

In Short

If you offer overnight boarding, daycare, or run a kennel or cattery, your insurance needs to be tailored to these higher-responsibility services to ensure you're properly protected.

11 Do groomers and behaviourists need professional indemnity insurance?

Professional indemnity insurance is strongly recommended for groomers and behaviourists, and in some cases it may be required.

Professional indemnity insurance protects you if a client claims that the advice, treatment, or professional service you provided caused harm, injury, or financial loss.

Public Liability insurance covers accidents and injuries, but it does not cover claims linked to advice, instruction, or professional judgement.

Role	Is professional indemnity needed?	Why
Groomers	Recommended	**Covers claims relating to grooming techniques, treatment, or services**
Behaviourists	Strongly recommended	**Protects against claims linked to behavioural advice or training plans**
Trainers	Strongly recommended	**Covers advice given during training sessions**
Dog walkers / sitters	Not usually	**Unless providing advice or specialist instruction**

Important to know

- Overnight and daycare services must be declared to your insurer
- Licensed activities often require evidence of insurance
- Cover should reflect how many pets you care for and how long they stay
- Policy terms, limits, and conditions apply

In Short

If your role involves expert judgement, advice, or specialist care, professional indemnity insurance helps protect you if a client challenges the outcome of your work.

12 What if I give advice or training and it doesn't work or causes harm?

If a client claims that your advice, training, or professional guidance caused harm, injury, or financial loss, this is usually covered by Professional Indemnity insurance - provided it's included in your policy.

This type of claim can arise even when you act responsibly and in good faith. Clients may believe advice led to a behavioural issue, an injury, or an unexpected outcome, and seek compensation as a result.

Professional indemnity insurance is designed to protect you against these claims, including legal defence costs, where applicable.

Important to know

- Professional indemnity covers advice, instruction, and professional judgement
- It applies even if the advice was given with good intentions
- Public Liability covers accidents, not professional advice
- Policy terms, limits, and conditions apply

Which insurance applies?

Who is injured?	Which cover applies?
Training or behavioural advice doesn't work	**Professional Indemnity**
Advice leads to injury or harm	**Professional Indemnity**
Client claims financial loss due to advice	**Professional Indemnity**
Physical accident during a session	**Public Liability**

In Short

If your business involves *advice or training*, professional indemnity insurance helps protect you if a client challenges the outcome - even when you've done nothing wrong.

13 Am I insured if I use equipment like clippers, dryers, leads, crates or ramps?

You can be insured when using equipment as part of your pet business, as long as it is used correctly and your policy includes the appropriate cover.

Many pet professionals rely on equipment every day, from grooming tools and dryers to leads, crates, ramps and training aids. Insurance is designed to protect you if the use of this equipment causes accidental injury or damage while you are working.

Public Liability insurance can respond if equipment causes injury to a person or damage to property. If a pet is injured while in your care, Care, Custody & Control insurance may apply. In some cases, equipment cover can also protect the items themselves if they are damaged or stolen.

Important to know

- Equipment must be fit for purpose and safely maintained
- Only equipment used as part of your declared business activities is covered
- Wear and tear is not usually covered
- Policy terms, limits, and conditions apply

In Short

If equipment is part of your daily work, the right insurance helps protect you if something goes wrong while it's being used.

How insurance typically responds

Situation	Insurance that may apply
Equipment injures a person	**Public Liability**
Equipment damages property	**Public Liability**
Pet injured while using equipment	**Care, Custody & Control**
Equipment is damaged or stolen	**Equipment Cover (if included)**

14 Do I need insurance if I use staff, freelancers, or volunteers?

If you use staff, freelancers, or volunteers, you may need additional insurance, and in some cases it is a legal requirement.

In the UK, Employers' Liability insurance is legally required if you employ staff. This can also apply to casual workers, part-time staff, and sometimes volunteers, depending on how they work within your business.

Even if someone is self-employed, you may still be responsible for them while they are working on your behalf. Having the correct cover helps protect your business if a worker is injured or becomes ill while carrying out your work.

Important to know

- Employers' Liability is a legal requirement in many cases
- You can be fined if you're required to have it and don't
- Responsibility depends on how the person works for you, not just how they're paid
- Policy terms, limits, and conditions apply

Which cover applies?

Worker type	Is Employers' Liability required?
Employees (full or part-time)	Yes – legal requirement
Casual or temporary staff	Yes – legal requirement
Volunteers	Yes – legal requirement
Freelancers / contractors	Depends on arrangement

In Short

If anyone works for you — paid or unpaid - it's important to check whether Employers' Liability insurance is required, to ensure you're legally compliant and protected.

15 What is custodial responsibility?

Custodial responsibility means that you are temporarily responsible for someone else's pet while it is in your care.

This responsibility begins the moment a pet is handed over to you and ends when it is safely returned to its owner.

During this time, you are expected to:

- Supervise the pet properly
- Keep it safe and secure
- Meet its basic needs
- Act responsibly if something goes wrong

If a pet is injured, becomes ill, goes missing, or causes damage while under your control, you may be held responsible.

This is why Care, Custody & Control insurance is so important for pet businesses — it is specifically designed to protect you while you have custodial responsibility for a pet.

In Short

Custodial responsibility = the duty of care you take on when a pet is entrusted to you.

Notes

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As part of the Petcover Group, Brooks Braithwaite is dedicated to supporting pet businesses - from professional boarders and pet sitters to trainers and groomers.

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