

Q&A

AKC RECOGNIZED JUDGES ACCIDENTAL INJURY COVERAGE FREQUENTLY ASKED QUESTIONS

Q What is the coverage intent of this policy?

The Insurance Company will pay those sums accrued by AKC recognized/approved judges as a result of an injury obtained during an approved AKC Event including travel to and from home. Coverage is subject to policy terms and conditions.

Q When is coverage effective?

Coverage effective June 1, 2016 to June 1, 2017

Q Who is the insurance company?

ACE American Insurance Company

Q When do AKC judges have coverage under this policy?

AKC recognized/approved judges have coverage under this policy during an approved AKC event including travel to and from home.

Q Who has coverage under this policy?

All AKC recognized/approved judges while performing their duties in the capacity of a judge for AKC Approved events.

Q What limit of coverage is available under this policy?

The policy provides each judge with \$100,000 limit with maximum of \$1,000,000 per covered accident. Coverage applies in excess of collectible health plan coverage.

Q Is there a deductible under this program?

No.

Q Are there exclusions under this policy?

Yes. However the exclusions are standard to the insurance industry for this type of coverage and include but are not limited to:

1. Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accident ingestion or contaminated food.
2. Acts of war whether declared or not.
3. Intentionally Self-inflicted injury including suicide or attempted suicide.
4. Travel or activity outside the United States, Canada or Mexico.
5. Acts while the covered person is legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred.

Q What does an AKC judge do if they need to file a claim?

Contact Jade Whitehead at Regions Insurance with information regarding the incident. Included in this packet of information is an incident/claim form with information that will need to be provided to Regions Insurance. Please have this information available when contacting Jade. You may also fax or email the incident/claim report to Jade at 770-725-5282 or Jade.Whitehead@regions.com

If I have questions about the coverage, who do I call?

Jade Whitehead with Regions will answer your questions regarding coverage. Jade can be reached at [678-726-0552](tel:678-726-0552) or Jade.Whitehead@regions.com