



**AMERICAN
KENNEL CLUB®**



COULD YOUR CLUB SURVIVE A CLAIM?

In today's litigious society, no organization or individual is immune from allegations of being legally liable for their actions. Accidents involving injury to spectators or participants can arise out of club activities.

Directors and Officers can be held personally accountable for a loss which allegedly results from their decisions and acts on behalf of the club.

Is your club prepared to pay a claim? Even if you are not found to be legally liable, defense costs can be significant.

The American Kennel Club has partnered with Equisure, Inc. to provide economical group insurance programs. These programs are designed to affordably help meet the liability needs of AKC affiliated clubs.

I. LIABILITY

The policy will protect the affiliated club and its members, board members, volunteers, officers and directors against bodily injury and property damage to others which result from a club sponsored activity, subject to standard policy exclusions.

LIMITS: \$1,000,000 per Occurrence Limit per Club
\$2,000,000 Annual Aggregate Limit per Club

DEDUCTIBLE:: None

OWNED PROPERTY: \$1,000 Maximum per item, \$5,000 Maximum Aggregate for any one Club, Club Owned Property – Replacement Cost Basis; Higher limits available for an additional premium.

PROPERTY RENTED OR LOANED TO THE CLUB: Coverage includes personal property rented or loaned to the club for use in a dog show, up to a maximum of \$25,000. The definition of personal property includes golf carts and ATV's, but does not include automobiles.

CARRIERS:

Club Liability coverage is provided by **CERTAIN UNDERWRITERS AT LLOYD'S, LONDON**

Club Accident coverage is provided by **QBC INSURANCE CORPORATION**

Club Directors & Officers Liability coverage is provided by **A RATED COMPANIES**

Fidelity Crime Coverage is provided by **A RATED COMPANIES**

II. ACCIDENT

Policy provides coverage for accidental injuries sustained by members, volunteers, officials and/or judges while under the supervision or direction of an insured AKC affiliated club at an insured club sponsored event.

BENEFITS: \$40,000 Death Benefit
\$40,000 Permanent Disability
\$10,000 Medical Expense
Reduced benefits for eligible insureds between ages of 12 to 18

INSURANCE PROGRAMS FOR AKC AFFILIATED CLUBS

EQUISURE INC.
INSURANCE

"This service is provided by Equisure, Inc. in cooperation with the American Kennel Club, Inc. This program is not a source of revenue for the American Kennel Club."

II. ACCIDENT (continued)

Subject to \$100 deductible each medical expense claim. This coverage is excess coverage over any other valid and collectible insurance.



Provides \$200 per week, up to a maximum 52 weeks, for temporary total disablement due to a covered accident. This benefit is not payable for first seven days of each and every disablement.

Annual Premium
Liability & Accident per Club

\$600

minimum premium, all quote include surplus lines, taxes and/or fees

III. DIRECTORS & OFFICERS

While club Liability provides coverage for third party bodily injury/property damage claims arising out of club activities, Directors and Officers Liability covers claims which result from your actual or alleged breach of duty, neglect, error, misstatement, misleading statement, omission or act committed solely in the course of club activities.

POLICY FEATURES:

- Coverage is provided for all club directors, trustees, officers, employees, committee members and volunteers, while acting within the scope and direction of the club. Coverage included for libel, slander, defamation of character
- No program aggregate
- Cost of legal defense outside the coverage limit
- CLAIMS MADE Policy Form – Claims must be discovered and reported to the insurance company during your policy period
- Extended reporting period option available upon termination of coverage
- Automatic renewal offered on most policies for 3 years without annual application submission
- Employment practices liability included on most policies

PREMIUMS

PRICE: Starting at \$540 and higher per year depending on the limits selected and the annual revenues of your club.

LIMITS: Policy limits available from \$250,000 per claim to \$1,000,000 per claim (higher limits available upon request).

DEDUCTIBLE: \$1,000 per claim retention.

IV. CRIME

Provides protection to a club due to the embezzlement of club funds by a club officer, director or employee.

PREMIUMS

PRICE: \$212 - \$588 per year depending on the limits selected and the number of board members and employees

LIMITS: Limits are available from \$10,000 to \$100,000 per claim

DEDUCTIBLE: Starting at \$1,000 per claim.

TO INQUIRE ABOUT THIS SPECIAL
PROGRAM CONTACT US:

EQUISURE, INC.

13790 E. Rice Place, Suite 100
Aurora, CO 80015

1-800-752-2472 or 303-614-6961

Fax: 303-614-6967

www.insuremydogclub.com

For other coverages, go to
www.equisure-inc.com

To fill out the Application for AKC® Club
Liability/Accident Insurance Program,

[CLICK HERE](#)

DISCLAIMER

The information provided in this brochure is for illustration purposes and intended to highlight the program features. Please refer to the actual policy for coverage, provisions, conditions and exclusions.

*The American Kennel Club is not an agent,
underwriter or an insurance company.*