



AMERICAN  
KENNEL CLUB®



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

"This insurance 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, Inc."



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## COULD YOUR CLUB SURVIVE A LIABILITY 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. and Wells Fargo Insurance Services to provide economical group insurance programs. These programs are designed to affordably help meet the liability needs of AKC affiliated clubs and their Directors and Officers.

### TO INQUIRE ABOUT THE PROGRAM PLEASE CALL:

#### **EQUISURE, INC.**

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

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

**Fax: 303-614-6967**

***Applications for all coverages can be downloaded  
[by clicking here!](#)***

**or by contacting Equisure at 800-752-2472**

## I. CLUB LIABILITY & ACCIDENT COVERAGE

### LIABILITY

The policy will protect the AKC 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.

**LIABILITY:** \$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 maybe 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.

**EXCLUSIONS INCLUDE:** But are not limited to, injury to employees, use of aircraft or boats (except for club owned row boats), obligation under worker's compensation, pollution, and use of any automobile.

*This policy provides no coverage for owned, non-owned or hired automobile liability or physical damage.*

### ACCIDENTAL DEATH OR DISABLEMENT

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 the ages of 12 to 18.

**SPECIAL FEATURES:** 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.

**EXCLUSIONS INCLUDE:** But are not limited to, dental treatment (except to sound, natural teeth injured by a covered accident), services or treatment rendered by a Doctor or Nurse that are part of the member's immediate family, war or any act of war, replacement of any eyeglasses, any intentionally self-inflicted injury, injury for which the insured is covered under any Workers' Compensation or similar law, sickness or disease, bacterial infection other than bacterial infection from an accidental cut or wound, or that part of medical expenses for which mandatory automobile no-fault coverage applies.

**ANNUAL PREMIUM PER CLUB \$600.00**  
(includes all surplus lines, taxes and/or fees)

## II. FIDELITY CRIME COVERAGE

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

**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.

## III. DIRECTORS' & OFFICERS' LIABILITY INSURANCE PROGRAM

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.

**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

### 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.
- Employment practices liability included on most policies.
- Automatic renewal offered on most policies for 3 years without annual application submission.

**EXCLUSIONS INCLUDE:** but are not limited to: bodily injury, sickness, mental anguish, disease or death; damage or destruction of any tangible property; non-club related wrongful acts; gaining of non-legal profit or advantage; dishonesty; and/or violations resulting from obligation or duties as a fiduciary

### 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.