LIABILITY PROTECTION POLICY



FOR DOG TRAINERS



*Please note: This policy contains no breed exclusions

Professional Dog Trainer Insurance Application

1. Name	13. For group classes, do you use:mandatory leashes: Yes Nomandatory muzzles: Yes No			
2. Business Name	14. Do you remove sick, uncontrollable, or			
3. Telephone Number ()	hostile dogs from groups? Yes No			
4. Mailing Address	15. Please check the following equipment you use:			
5. Email Address:6. Business Address (if different)	flat collar martingale head collar electric training collar choke chain body harness pronged collar			
7. Years in Business: Total Number of Employees, Owners, Officers,	16. What percentage, if any, of your gross income is derived from pet sitting/dog walking?			
and Volunteers: Number of Independent Contractors:	17. Regarding, if purchased, the pet day care/ kennel/boarding endorsement: On average, how many animals are			
8. Type of business (choose one):	simultaneously on your premises? Maximum, licensed capacity?			
Sole Proprietorship Partnership LLC Corporation Non-Profit	Maximom, licensed capacity?			
9. What do you estimate your annual receipts (gross income) to be? (new business, please provide best estimate)	The following types of training are excluded under this policy: protection, attack or fighting, and police work.			
10. Do you have any independent contractors or additional insured who need to be listed under your policy? If yes, please provide names and addresses.	Effective date: If accepted, coverage will be effective on the first day of the month following receipt of this application and your payment Please note if policy is canceled for any reason a minimum earned premium of 25% will apply.			
 11. Do you demand proof of rabies and parvovirus vaccinations? Yes No 12. Do you use "dog history, habits, and behavior" questionnaires and/or perform a pre-class dog temperament test? Yes No 	"I understand that this application does NOT constitute a binder of coverage, and that all questions must be answered in order for the application to be accepted. Also, I assert that all answers given on this application are true and accurate."			
	Signature			
	Date			

PROTECTION AGAINST LIABILITY CLAIMS

In today's litigious society, all of us are concerned about liability claims for bodily injury, personal injury, or property damage to others, which may be brought against us for negligence. Many times these claims have no merit, but the defense costs alone can be substantial. If they are determined to have merit, judgements today can be devastating and your personal as well as your business assets can be seized.

To help you get the protection you need, the **Association of Professional Dog Trainers** offers the Liability Protection Policy. This policy was designed to take the worry and the hassle out of finding reliable coverage. Best of all, buying coverage endorsed by APDT means affordable group rates.

COVERAGE FEATURES

BASIC LIABILITY LIMITS:

\$2,000,000	General Aggregate
\$2,000,000	Products/ Completed Operations
\$1,000,000	Personal & Advertising Injury
\$1,000,000	Each Occurrence
\$ 300,000	Fire Legal Liability
\$ 10,000	Medical Payments
\$ 100	Deductible Per Claim

SPECIAL POLICY FEATURES

- Coverage for damage to property in your Care, Custody or Control, including the PET.
- Optional: Coverage for pet daycare/kennel/ boarding, pet sitting/dog walking, pet grooming, Dishonesty Bond, and limited dog training professional liability.

PLEASE NOTE THAT TRAINING DOGS FOR ATTACK OR FIGHTING PURPOSES ARE SPECIFICALLY EXCLUDED UNDER THIS POLICY.

GROUP RATES

Use the calculations below to determine your annual premium.

1. BASIC LIABILITY RATE.		
\$7.00 per \$1000 rece	eipts (gro	oss income)
\$7.00 x	_ =	(A) \$
(minimum rate = \$18	35.00)	(/ () Ψ
(if receipts exceed \$	100,000	, please call for rate)

2. Mandatory: Care, Custody or Control rate: Choose one and enter rate below.

Limit Each	Limit	Flat
Occurrence	Aggregate	<u>Rate</u>
\$10,000	\$25,000	\$75.00
\$25,000	\$25,000	\$150.00
\$50,000	\$50,000	\$225.00
\$100,000	\$100,000	\$275.00
\$200,000	\$200,000	\$350.00
	•	•

3. Add \$25.00 per additional insured or independent contractor (C) \$ _____

(B) \$

 Optional: Coverage for pet daycare/ kennel/boarding (Call for required supplemental form)
 Add \$150

CCC Rate =

5. Optional: Coverage for pet sitting/dog walking. Add \$100 (E) \$_____

6. Optional: Coverage for pet grooming. Add \$50 (F) \$____

7. Optional: Limited Dog Training
Professional Liability
Limit \$25,000 Add \$50.00
Limit \$100,000 Add \$225.00
Limit \$250,000 Add \$350.00

(G) \$______

8. Optional: Dishonesty Bond Coverage (see table below for limits and premium) (H) \$

No. of Employees	\$5,000	\$10,000	\$25,000	\$50,000
1 - 5	\$50	\$100	\$175	\$250
6 - 10	\$75	\$125	\$200	\$300
Each over 10*	\$3	\$3	\$3	\$3

9. Add \$50.00 for taxes & fees (I) \$ 50.00

10. Add **A+B+C+D+E+F+G+H+I+J=K** (J) \$_____

HOW TO APPLY

- 1. Complete the application on the back of this brochure. Be sure to answer every question, sign, and date the application.
- 2. Determine your premium using the calculation process shown on this brochure.
- 3. Sign the Fee Acknowledgement on the Group Rates page. Your application will not be processed without this signature.
- 4. Make checks for the total annual premium payable to: Business Insurers of the Carolinas.
- 5. Mail your payment and application to:

Business Insurers of the Carolinas P O Box 2536 Chapel Hill, NC 27515-2536

administered by:



For more information or assistance please direct all inquiries to the administrator: phone: (800) 962 - 4611 fax: (919) 537-0750 apdt@business-insurers.com

Apply/Renew Online at: www.dogtrainerinsurance.com

California License #0C88561

UNDERWRITTEN BY Century Surety Company

NOTE: You must be a member of APDT in order to purchase this coverage. Contact APDT for membership information.

MASTERCARD, VISA, AND DISCOVER
ARE ACCEPTED

Credit card #	
Expiration Date	3 Digit Code
Credit Card name an	ad billing address (if different)

Would you like to receive an invitation to our online portal where you can access your certificates of insurance 24/7?

Yes

No