

AKC Recognized Club Liability Insurance Program Coverage Highlights

Liability and Accident coverage provided for all AKC club sanctioned/sponsored activities. Covered activities include, but are not limited to: dog shows, club meetings, fund raisers, hunt and field trials, rescue operations of insured club (coverage does not apply for rescue operations of any separate legal entity), and workshops.

General Liability Policy

General Liability Limits **\$1,000,000 per Occurrence**
\$2,000,000 Annual Aggregate

Medical Expense Limit **\$5,000**
Care, Custody and Control Limit **\$25,000**

General Liability Deductible **None**

Property Limit **\$1,000 Any Single Item**
(Club owned property used for dog shows) **\$5,000 Annual Aggregate**
\$100 Deductible per Incident

Policy term 12 months from inception

Premium is \$600 and is fully earned

Rescue operations of insured club only. Rescue operations of any other separate legal entity are not covered.

No charge for additional insured certificates

Liability arising out of disciplinary proceedings taken by Event Committees or the application of AKC or club rules and regulations by a club is NOT covered under a club's general liability policy. A Director's and Officer's policy provides coverage for 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. Please contact us if you would like a quote for Director's & Officer's liability coverage.

Accident Coverage

Accidental Death **\$40,000**
Permanent Disablement **Per disablement schedule not to exceed \$40,000**
Temporary Total Disablement **\$200 per Week up to a maximum of 52 weeks**
subject to a 7 day waiting period.

Medical Expenses **Up to \$10,000, subject to a \$100 deductible each**
and every loss. Coverage is excess of any other
collectible insurance.

Dental Benefit **Up to \$2,000 for injury to sound natural teeth**
only.

The above is a brief overview of the coverage and benefits provided by this program. The actual policy is not modified or amended in any way by this coverage overview. Please refer to the actual policy for a complete listing of policy terms, conditions and exclusions.

