

AKC Volunteer Application

Exclusively for Clubs affiliated with the American Kennel Club® and their volunteers

OVERVIEW

This application provides coverage options for General Liability and Accident insurance, with the option to include Professional Liability insurance for volunteers involved in **American Kennel Club (AKC)** events.

1. **General Liability Insurance:** offers protection against claims of bodily injury, property damage, or other incidents that may occur during events, ensuring that the applicant is covered in case of third-party claims.
2. **Professional Liability Insurance:** provides coverage against claims related to errors, omissions, or negligence in the professional services the applicant provides.
3. **Accident Insurance for Volunteers:** exclusively covers volunteers participating in AKC events, offering protection in the event of an accident while they are engaged in event activities.

Important Note: This policy does not cover any business activities of the applicant and is focused solely on the liabilities related to the events and services outlined above.

This application is designed to provide tailored insurance coverage to those participating in or organizing AKC events, ensuring that both volunteers and event organizers have the necessary protection in place.

A volunteer is an individual who participates in AKC-sanctioned events or activities without receiving compensation or financial remuneration, and who does so for the purpose of assisting with event operations, handling tasks such as event coordination, setup, tear-down, registration, ring stewarding, or other event-related roles. Volunteers may assist AKC event participants, staff, or organizers but are not involved in any business activities associated with the event.

TO SUBMIT YOUR APPLICATION

Step 1: Pick the tier and coverage you wish to apply for:

- **Tier I: Premium: \$225**
Activities include General Liability and Accident coverage only for one individual.
- **Tier II: Premium: \$275**
Activities include General Liability, Accident, and Professional Liability coverage for one individual.

Note: To add a spouse or partner to the accident plan, a person living in the same household, and listed in 1.1 of the application add an additional \$38.70

Note: If you reside in OR, PA, or KY, an additional \$25 will be added to the premium.

Step 2: Make the appropriate payment based on your choice in Step 1

- Submit payment here: [Equisure Payment Portal](#)

Important:

- A fee will apply if using a credit card.
- If using ACH (electronic check), no fee will apply.

Step 3: After Completing the Application and Payment:

Once both **Step 1** (application) and **Step 2** (payment) are completed, Equisure will be notified, and you will be contacted by email within **5 to 7 business days**.

Note: If both steps are not completed simultaneously, your submission will experience significant delays.

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APPLICANT INFORMATION

- 1.1 Applicant's Name _____ Desired Effective Date: _____
First Last
- 1.2 Address _____ City _____ State _____ Zip Code _____
- 1.3 Primary phone number _____ Email Address (for all correspondence) _____

UNDERWRITING

- 2.1 Approximately how many events do you plan to volunteer for in the next 12 months? _____
- 2.2 This policy **does not cover business activities (personal business operations/ activities, only Volunteer AKC events/activities)**
Please confirm that as the applicant, you understand this policy does not cover any commercial or business activities.
____ Yes, I understand (**initial**)
- 2.3 Have you been involved in any claims related to general liability or accidents during AKC events in the past 5 years? If yes, please provide details. _____

LIMITS OF LIABILITY

General Limits of Liability: \$500,000/\$1,000,000 (Occurrence/Aggregate)

Higher liability limits may be available, please contact Equisure for options.

Accident Limits of Liability: Deductible: \$100 per injury Accidental Death Benefit: \$10,000

Coinurance: 100% Maximum Benefit Amount: \$35,000

Coverage applies to Volunteers of the Policyholder while participating in Policyholder sponsored activities.

COVERAGE SELECTION, ACTIVITIES, AND PREMIUMS

Please Read Carefully Before Choosing Please review the coverage options and included activities under each tier.

☒ **Note:** If you select **Tier II**, it **automatically includes all Tier I coverage and activities**.

3.1 Select Your Coverage Option:

- ☐ **Tier I (3.1.a)** – General Liability + Accident Coverage
- ☐ **Tier II (3.1.b)** – All Tier I Coverage **plus** Professional Liability

3.1.a Tier I

Applies to the following roles/activities:

- Check-in or Hospitality
- Gate or Ring Steward
- Scribe
- Timer, Award Presenter, or Score Runner
- Leash Runners
- Inspections
- Ring Crew

Premium: Select all that applies

- ☐ **\$225.00** for one individual
- ☐ **+\$38.70** to include a spouse or partner (Spouse/partner must live in the same household and be listed by name in Section 1.1 of the application.)
- ☐ **+\$25.00** if applicant resides in **Oregon (OR), Pennsylvania (PA), or Kentucky (KY)**

_____ **Total Premium**

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3.1.b Tier II

Covers all activities in Tier I, plus:

- Coach
- Course Builder or Setup
- Event Coordinator
- Ring or Event Coordinator

Premium: Select all that applies

- ☐ **\$275.00** for one individual
- ☐ **+\$38.70** to include a spouse or partner (Spouse/partner must live in the same household and be listed by name in Section 1.1 of the application.)
- ☐ **+\$25.00** if applicant resides in **Oregon (OR), Pennsylvania (PA), or Kentucky (KY)**

_____ **Total Premium**

TERMS AND CONDITIONS

I acknowledge that this application is applicable to **AKC Volunteers/Accident Insurance only**. I understand that no other coverage is included, and that any additional coverage must be purchased separately. I acknowledge that I have read and agree to the following Terms and Conditions.

- I. All quotes provided are good faith estimates only and are based on information provided to us by the customer, and by the insurance companies quoting. All quotes are subject to underwriting rules and requirements, such as loss history. Various cancellation penalties and minimum earned premiums may apply.
- II. The insured expressly grants the agency the authority to cancel any or all policies to recover monies due because of non-payment of premium on any policy.
- III. It is imperative that all claims be reported promptly to the agency or the insurance company in writing.
- IV. The agency endeavors to explain coverages and available options but makes no claim or warranty that all coverages or options have been offered. It is the buyer's sole responsibility to judge the suitability of the insurance program for their purposes and to understand the limits, perils insured against, exclusions, and limitations of the policies they buy.
- V. All coverages are afforded by a written binder or by a company issued policy. No coverage is in force until written confirmation is received from the agency or the insurance company. The insurance company must issue all additions, deletions, or other changes to be valid.
- VI. The insurance policy is the contract between you and the insurance company. Read your policy and bring to your agent's attention any aspect that you do not understand, or any desired changes to limits or coverages.
- VII. Some policies have territorial limits of which you should make yourself aware if you do business or have business travel outside the territorial limits of the United States.

Acceptance of this application by signature and by payment of premium constitutes acceptance of, understanding of, and agreement to these terms and conditions.

FRAUD WARNING NOTICES

STANDARD: Any person, who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material hereto, commits a fraudulent act, which is a crime, and may subject such person to criminal and civil penalties.

NOTICE TO ARKANSAS APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly, and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

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NOTICE TO MINNESOTA

APPLICANTS: A person who applies or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW MEXICO APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

The insurer shall not offer an optional extension period for this policy in New Mexico.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may be guilty of insurance fraud which may subject such person to criminal and civil penalties, including but not limited to fines, denial of insurance benefits, civil damages, criminal prosecution and confinement in state prisons.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO TENNESSEE, VIRGINIA, AND WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or any person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.

THE UNDERSIGNED IS AUTHORIZED BY THE INSURED AND DECLARES THAT THE STATEMENTS SET FORTH HEREIN AND ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE TRUE. SIGNING OF THIS APPLICATION DOES NOT BIND THE INSURED OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THE STATEMENTS CONTAINED IN THIS APPLICATION, ANY SUPPLEMENTAL APPLICATIONS, AND THE MATERIALS SUBMITTED HERewith ARE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED AND HAVE BEEN RELIED UPON BY THE INSURER IN ISSUING ANY POLICY.

THE APPLICATION AND MATERIALS SUBMITTED WITH IT SHALL BE RETAINED ON FILE WITH THE INSURER AND SHALL BE DEEMED ATTACHED TO AND BECOME PART OF THE POLICY IF ISSUED. THE INSURER IS AUTHORIZED TO MAKE ANY INVESTIGATION AND INQUIRY IN CONNECTION WITH THIS APPLICATION AS IT DEEMS NECESSARY. PROVIDED, HOWEVER, THIS PARAGRAPH DOES NOT APPLY IN THE STATES OF UTAH AND WISCONSIN.

NOTE TO UTAH AND WISCONSIN RESIDENTS: ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE MADE A PART HEREOF PROVIDED THIS APPLICATION AND SUCH MATERIALS ARE ATTACHED TO THE POLICY AT THE TIME OF ITS DELIVERY.

THE INSURED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE INSURED WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE NSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

SIGNATURE & PAYMENT



REQUIRED: Signature

Date

Full Name (please print)

By applying for this insurance, you are also applying for membership in the Association Resource Group Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.) and organized in Colorado.