

Kennel Operator Pac

Product Information Sheet

Summary of Coverages

1) Residential		Farm Homeowners Form	Broad/Comprehensive
		Building Contents Homeowners Extensions	
2) Outbuildings		All Risk / Named Perils Commercial Building Form Building and Contents	Kennels/Runs Workshops/Outbuildings
3) Extension Package Includes		Accounts Receivable - \$10,000 Exhibition Floater - \$10,000 Professional Fees - \$10,000 Outdoor Signs - \$10,000 Non-Owned Animal Coverage	
		- \$2,000 max per animal - \$20,000 maximum	
		- \$1,000 for a reward for information leading to safe return of animals	
		- \$1,000 policy period for reasonable expenses or recovery of animals	
		- \$1,000 any one occurrence for exposures for emergency removal of animals	
4) Business Interruption – Actual Loss Sustained		No Limit	
5) Liability		Personal Liability Kennel Operators Liability	
		- Commercial Operations as declared	
		- Personal Liability	
		- Tenants' Legal Liability (Broad Form)	
		- Property Damage Deductible:	\$1,000 per occurrence
		- Voluntary Medical Payments:	\$5,000 per person
		- Voluntary Property Damage:	\$1,000 per occurrence
6) Optional	1.	Equipment Breakdown	Boilers, Pressure Vessels, Mechanical and Electrical Equipment, Air Conditioning and Refrigeration Units, Data Processing, Computer & Electronic Equipment
	2.	Business Owners Defenders (Combined umbrella)	A combined personal and commercial umbrella providing extra protection for both personal and commercial with increased limits including automobile
	3.	Critical Illness Coverage	If you are under 65 and own at least 25% of a business you can choose a limit of \$5,000, \$7,500, or \$10,000 and a charge would be issued to you in the unfortunate event that you develop any of the following conditions: - Benign brain tumor - Paralysis - Kidney failure - Stroke - Heart attack - Blindness - Coma- Coronary artery bypass surgery - Loss of speech - Sever burns - Deafness - Major organ transplant - Cancer (lifethreatening)
	4.	A.D&D Coverage for Owners & Employees	- Group accident insurance – pays an agreed benefit of \$25,000, \$50,000 or \$75,000 to maximum of \$100,000 for accidental death or dismemberment suffered by an insured on any full time employee - Coverage applies to accidents that occur anywhere in the world at any time - Pays for expenses associated with rehabilitation, hearing aids and prosthetic appliances that are incurred or become necessary because of an insured event - Pays an agreed benefit when an insured event causes permanent total disability.
7) Animal Coverage – Owned Dogs			Named perils basis and dogs must be scheduled maximum per dog \$3,500

New Submissions

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