

ANIMAL SHELTERS AND RESCUES

Animal Shelters: nonprofit municipal shelters that house stray, abandoned and no longer cared for animals on behalf of local governments

Animal Rescue Groups: dedicated to pet adoption and often utilize foster home services run by volunteers who take in and care for animals while trying to find them a suitable home

Shelter & Rescue Opportunity: for risks with up to 100 animals including cats, dogs and domestic animals



PRODUCT ADVANTAGES

General Liability

- Separate occurrence limits of liability available up to \$1M/\$3M for General Liability and Abuse and Molestation
- Hired and Non-Owned coverage available in most states
- Special Events coverage included
- First dollar coverage (no deductibles) for all Liability coverages

Property

- Property limits for Building and Business Personal Coverage up to \$3M
- Special Cause of Loss form

Nonprofit Directors and Officers/Employment Practices Liability

- Separate limits of liability with Unlimited Defense Costs outside the limit
- Lifetime Occurrence Reporting Period for former Directors & Officers
- Automatically includes third party discrimination and harassment
- Additional \$1M of Side A Coverage and much more

Animal Shelter Claims Examples

Property - A fire breaks due to loose electrical wiring in an animal shelter and causes extensive smoke and heat damage to the building and its contents. It also forces the shelter's administration to seek an alternative facility for one month. The organization suffers a loss of \$75,000 as a result of property damage and extra expenses.

Non-profit Directors & Officers - A donor made a large contribution to a local community shelter requesting the money be used to enhance the building's facilities for the stray and abandoned animals. The board instead votes to use the money to buy a new car for the animal shelter. The donor files suit alleging misappropriation of funds.

Most Common Ineligible Exposures

- Risks with prior Animal Bite Claims
- Organizations affiliated with a municipal, county or local authority
- Organizations that accept animals with known or suspected aggressive tendencies such as Pit Bulls, Doberman Pinschers; Rottweilers, Chows, Bull Mastiffs and German Shepherds
- Organizations accepting wild or exotic animals