



## Pet Partners Insurance Coverage Summary

All registered therapy animal program volunteers are covered by the Pet Partners commercial general liability insurance (CGLI) policy for accidents that occur while volunteering on behalf of Pet Partners. Pet Partners assumes no legal responsibility for the actions of you or your animal and always recommends that handlers carry a homeowner's, tenant homeowner's (renter's), or condominium owner's insurance policy to supplement the Pet Partners CGLI policy. These policies generally include coverage for personal liability. Consult with your insurance agent to understand the how your insurance may apply to you and your pet.

Subject to the terms and limitations of Pet Partners' CGLI policy, licensed instructors, team evaluators, and other individuals who assist licensed instructors and/or team evaluators at a workshop or an evaluation are considered Pet Partners volunteers and are also covered by Pet Partners' CGLI policy.

Pet Partners' CGLI policy includes the following provisions:

1. Coverage under the CGLI policy isn't guaranteed. Coverage is subject to the facts and circumstances of a loss, and to the terms and conditions of the policy.
2. Claims under the CGLI policy must be submitted promptly and can be rejected if they are submitted late.
3. If applicable, the CGLI policy might apply in circumstances where a handler's homeowner's policy doesn't, or vice versa; or both policies might apply.
4. The US CGLI policy has limits, to the amount of \$2,000,000 per occurrence. The international CGLI policy has a limit of \$1,000,000 per occurrence.
5. Coverage for injuries that are suffered by handlers is limited to qualified medical expenses of less than \$5,000. There's no coverage for injuries that are suffered by animals. This coverage does not apply outside of the US, Canada, or Puerto Rico.

6. Handlers that are registered with Pet Partners are individually responsible for monetary awards that aren't paid by the CGLI policy (which is a good reason for all handlers to carry homeowner's or similar coverage).
7. Coverage isn't provided for damages that occur between fellow handlers or any other Pet Partners volunteers.
8. Coverage isn't provided for damages that are caused by intentional acts or by acts on the part of a handler that are outside the scope of, or not in compliance with, Pet Partners' policies and procedures for volunteers.
9. The territory that's covered by the CGLI policy consists of the United States (including its territories and possessions), Puerto Rico and Canada. A separate CGLI policy is carried for coverage outside of the US, Canada, and Puerto Rico. The international coverage is applicable subject to US sanctions and international law.
10. Handlers must maintain their volunteer status in order for the CGLI policy to be available. In other words, handlers must receive no compensation for their volunteer services; in addition, they must not incorporate registered therapy animals into duties that they perform for any job for which they receive compensation. However, handlers can receive reimbursement of nominal incidental expenses, such as supplies, without jeopardizing their volunteer status.

## **Regarding Belonging to Multiple Groups**

Pet Partners is the leader in safe and effective therapy animal visitation. As such, we are not willing to assume the liability for teams that volunteer under the name, brand or programming of a different organization. In order to be fully covered by Pet Partners' GCLI policy, volunteers must represent Pet Partners and may not affiliate with another organization that registers therapy animal teams or charges a fee to participate in their program when Pet Partners has a similar offering.

## **Regarding Facility Types**

Pet Partners visit at facilities as diverse as hospitals, 911 call centers, airports, and courtroom waiting areas. The type of facility has no bearing on insurance coverage. Insurance coverage is provided when a team is visiting as a Pet Partners registered therapy animal team, identified as such while wearing the handler badge and following program policies, such as the animal always being on a leash and limiting the duration of the visit to two hours.

It is advisable to check with a facility prior to an event whether they have additional insurance-related requirements.

## **Regarding Visiting at the same time as Other Therapy Animal Teams**

Pet Partners does not have any restrictions on teams visiting a facility while other therapy animal volunteers who are not members of Pet Partners are present. It is the responsibility of the handler, as their animal's best advocate, to select appropriate facilities where they feel comfortable visiting with their animal.

## **Regarding Certificates of Additional Insured**

Certificates of additional insured may be issued to a facility on a limited basis for the purposes of an ongoing therapy animal program, but are not available for one-time events. To issue a certificate of additional insured, the facility will need to sign a mutual indemnification contract with Pet Partners. After a fully executed contract is received by Pet Partners, we will forward to our insurance provider the request for issuance of a certificate of additional insured. We strongly suggest you allow four to six weeks for coordination of this process prior to the planned start of the program.

For more information about insurance, please review the Pet Partners Handler Guide, lesson 6.7.