



In cooperation with the expanding membership of aPaws, Kennel Pro is pleased to join aPaws in making the various Kennel Pro Insurance programs available to aPaws members.

Kennel Pro is the Nation's leader in providing insurance programs designed specifically for the dog/pet industry. We offer a standard program and the extended Kennel Pro Program for the following animal related businesses:

- Animal Waste Specialists
- Pet Sitters
- Dog Walkers
- Dog Trainers
- Boarding Kennels
- Professional Handlers
- Sporting Dog Trainers
- Dog Day Cares
- Dog Clubs
- Other dog related businesses

Some of the above exposures can be combined under one comprehensive program thus affording the broadest coverage for a variety of services under one policy. This not only affords aPaws members with excellent coverage but saves you premium dollars as well. In addition, to the Kennel Pro programs we also can write workers' compensation and business auto.

Each aPaws member has their own exposures. To obtain an insurance proposal or discuss your particular needs, please contact:

Dennis A. Stowers, CIC

Direct Phone: 517-346-5230

Email: dstowers@mourefoster.com

Thank you in advance for your interest in Kennel Pro through your aPaws membership.



Standard Program
Example Coverage's

Commercial General Liability

\$2,000,000	Per Occurrence
\$4,000,000	General Aggregate
\$2,000,000	Personal & Advertising Injury
\$4,000,000	Products Completed Operations Aggregate
\$ 10,000	Medical Expenses – Any One Person
\$ 300,000	Damages to Premises Rented to You

Coverage Territory: USA, Canada, Puerto Rico, Limited Worldwide

Deductible: None

Care, Custody and Control

This provides coverage for both medical and replacement for animals in your care, custody and control.

Limits: \$10,000 (higher limits available)

Deductible: \$250.00

Coverage Territory: USA and Canada

Minimum Premium: \$350.00 annually

Payment options: Annual

Semi annual* - 60% first 6 months, 40% balance

*\$7.00 service fee for billing will be applied.

Please contact me directly with any questions. I look forward to servicing your insurance needs.

Dennis A. Stowers

615 N. Capitol Ave

Lansing, MI 48933

1-517-346-5230 (Direct Line)

dstowers@mourerfoster.com



Expanded Program Example Coverage's

The Expanded Kennel Pro Dog Trainers Program affords a number of additional coverage's over the standard Liability, Care, Custody and Control. They include the following:

- Property Coverage for your Business Personal Property (office contents), which is normally excluded under a homeowners policy.
- Property Extensions coverage
 - Extra Expense coverage resulting from an interruption of business caused by a covered peril.
 - Accounts Receivable coverage
 - Employee Dishonesty (employees stealing from you)
 - Money coverage
 - Valuable Records
 - Plus many others
- Professional Liability Extension
 - Rendering or failure to render services @ \$2,000,000 per occurrence
- Animal Coverage
 - Limits from \$10,000 per occurrence to \$1,000,000 per occurrence including in your/IC's home boarding.
- Independent Contractors
 - Included by policy endorsement while acting on your behalf as a dog trainer
- Non-Owned and Hired Automobile Coverage
 - \$1,000,000 Limits
 - Coverage to protect your company in the event of negligence by an employee/ Independent Contractor which occurs while driving a non-owned company Vehicle, such as their own personal auto, while performing job related duties.
- Liability limits are the same as our standard program @ \$2,000,000 per occurrence.

As the Nation's leader in providing insurance programs for the Pet Industry, we continually expand our programs to afford our clients with the broadest coverage's available.

Minimum Premium: \$500.00 annually
Payment Options: Annual, Semi-Annual, Quarterly

Please contact: **Dennis A. Stowers, CIC**
Special Programs Division, Kennel Pro
1-517-346-5230 or
email: dstowers@mourerfoster.com



Optional Coverage's for Equipment & Trailers

EQUIPMENT

Equipment coverage can be added to our Kennel Pro program to afford coverage for your equipment. Coverage is written under the Inland Marine section thus providing coverage anywhere the equipment is at the time of loss. The deductible is \$250.00 per occurrence.

Rates are \$0.75 per \$100.00 of value (example \$5,000 of equipment x .75 per \$100 of value = \$37.50 annual premium)

TRAILERS:

We also can cover trailers owned by the club. Included in our coverage is a \$1,000,000 Liability and Comprehensive and Collision coverage. Deductibles for comprehensive and collision vary from \$250 to \$500, depending on the State your operation is located.

For Trailers in the \$3,000 to \$5,000 value the annual premium runs around \$75.00 a year.

Please contact me for further information.

Dennis A. Stowers, CIC
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Lansing, MI 48933
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