



K9Guard

When Canine Friends Aren't So Friendly

K9Guard Canine Liability insurance can help protect you if your dog injures another person at your rented home.

What does this insurance cover?

If your dog injures someone on the premises of your rented residence, the injured party can sue you (and your landlord) for damages and/or medical costs. K9Guard provides you with a limit of liability to help cover your legal obligations if this happens. You may insure up to four dogs* on your policy and they must be listed on the policy. There are no breed exclusions (unless a breed is banned or restricted by your local ordinances), but breeds considered "high risk", or Category A (see reverse for details) are subject to higher premiums rates.

Additional coverage details

- ▶ **Property damage limit:** If your dog causes damage to property belonging to someone visiting your rented home, this policy also provides you \$1,000 of coverage for each occurrence (with a \$2,000 annual aggregate limit).
- ▶ **Defense costs:** Your policy covers your legal defense costs with counsel chosen by the insurance carrier for suits seeking damages where this insurance applies.
- ▶ **Deductibles:** Bodily injury claims are subject to a \$2,500 deductible (for each occurrence) and property damage claims are subject to a \$250 deductible per occurrence)

Choose your limit of:

- \$10,000
- \$25,000
- \$50,000
- \$100,000

Get a quote and purchase coverage online in minutes at nreig.com/K9

*limited to two if dogs are a high-risk breed (Category A) and intact (not fixed)

Category A Breeds

- Akita
- American Staffordshire Terrier
- Belgian Malinois
- Boxer
- Bulldog
- Cane Corso
- Chow Chow
- Doberman
- Dogo Argentio
- German Shepherd
- Giant Schnauzer
- Great Dane
- Husky
- Malamute
- Mastiff
- Ovtcharka
- Pit Bull Terrier
- Presa Canario (Bullmastiff)
- Rhodesian Ridgeback
- Rottweiler
- St. Bernard

Exclusions** and Underwriting Requirements

- ▶ Bodily injury or property damage caused by a canine that is not listed on the policy is excluded.
- ▶ Intended bodily injury or property damage (ex. directed attack) is excluded.
- ▶ Bodily injury or property damage that does not occur on the premises of the insured location listed on the policy is excluded.
- ▶ Bodily injury or property damage to the insured listed on the policy is excluded.
- ▶ You must comply with all local statutes, regulations or governmental orders with regards to banned or restricted breeds in order for coverage to be afforded.
- ▶ Injury to another canine, including those listed on the policy is excluded.
- ▶ Bodily injury or property damage arising out of, or in connection with a business conducted at the insured location is excluded.
- ▶ Transmission of a communicable disease is excluded (ex. Rabies).
- ▶ Damage to the rented property or property owned by the insured.
- ▶ This coverage extends to domestic canines only, no other animals.
- ▶ You will be required to list your landlord as an Additional Insured on this policy to extend liability coverage (up to your limit) to them, if they are named in a lawsuit.
- ▶ Any dogs that have been involved in a previous incident, active police dogs, hunting dogs, and service dogs may be subject to additional underwriting approval.

**not a complete list, additional exclusions may apply – see policy details

Learn more at nreig.com/K9