

# MAGDRL's Insurance Policies



## General Liability Policy

### What's Covered?

\* **Liability Limit** – Each Occurrence - **\$1,000,000**. The most the company will pay for any one claim in a policy year.

\* **General Aggregate Limit** - **\$2,000,000**. The most the company will pay in a policy year for total claims.

\* **Volunteers as Additional Insureds** – Volunteers are covered for 3rd Party Liability Claims. There is coverage afforded under the policy for volunteers if they are named in a lawsuit. There is NO coverage for volunteers under this policy for bodily injury or property damage. A 3rd party is someone other than a MAGDRL volunteer. A 3rd party would have coverage for bodily injury/property damage.

#### Scenarios:

**1. Meet & Greet/fundraising event/transport etc.**

A volunteer is holding a MAGDRL Dane. The Dane injures someone (other than a MAGDRL volunteer). Coverage is available for their bodily injury/property damage. There's coverage for our volunteer should they be named in a lawsuit. If our volunteer is injured, NO coverage for bodily injury/property damage.\*\*

**2. Meet & Greet/fundraising event/adopter meeting**

**Dane.** A volunteer is holding a MAGDRL Dane. The Dane injures someone's pet (other than a MAGDRL volunteer's pet). There's coverage for the pet's bodily injury. There's coverage for our volunteer should they be named in a lawsuit. If our volunteer's pet is injured, NO coverage for bodily injury.\*\*

**3. Foster Home.** A prospective adopter comes to look at a Dane. Or a delivery person comes to the house. The Dane injures the person. There's coverage for their bodily injury/property damage. There's coverage for our volunteer should they be named in a lawsuit. If our volunteer is injured, NO coverage for bodily injury/property damage.

**4. Boarding kennel.** A prospective adopter comes to look at a Dane. The Dane injures the person. Or the Dane injures the kennel owner or employee. There's coverage for their bodily injury/property damage. There's coverage for our volunteer should they be named in a lawsuit. If our volunteer is injured, NO coverage for bodily injury/property damage.

\*\* *The Meet & Greet/Fundraising event assumes that the MAGDRL Dane is allowed at the event.*

\* **Hired/non owned Auto Liability - \$1,000,000**

This is excess coverage. If a volunteer is using their own vehicle in the course of business for MAGDRL and they are found legally liable that they caused an accident, their auto insurance policy would respond first and then MAGDRL's policy would pick up as secondary coverage.

\* **Fire Legal Liability - \$300,000** If a volunteer is on someone else's premises for fund raisers and are found legally liable for causing a fire, there is coverage in the event of a claim.

\* **Medical Expenses - \$10,000** This coverage is for 3rd party liability claims. If the claimant only wants medical expenses paid, the company puts it under this limit instead of applying it under the General Liability limit. If medical bills are greater than \$10,000, it goes under the liability portion.

\* **Products/Completed Operations - \$2,000,000**

ex. "products" would be MAGDRL Danes, "completed operations" is us placing the Dane into new ownership. If the Dane causes bodily injury or property damage after it's no longer owned by MAGDRL, someone could come back and file a claim against MAGDRL. That's why it's important to have a hold harmless waiver in our adoption forms. The hold harmless may not hold up in court 100% but it's some protection.

\* **Personal & Advertising Injury - \$1,000,000**

If our website, newsletter, or any advertising we do should say something against a person, organization etc., claims could arise in this area.

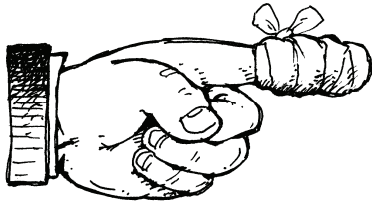
\* **Employment Practices - \$5,000** This has to do with wrongful termination, sexual harassment, discrimination etc. The company gives this small amount basically for defense cost. A volunteer can file a claim for the same reasons an employee can.

### What's Not Covered?

\* NO coverage for a volunteer's bodily injury/medical expenses and/or property damage.

\* NO coverage for the volunteer's own personal pet if they cause bodily injury or property damage to a 3rd party. That would be a claim under the volunteer's homeowners, renters, or personal liability policy.

\* NO coverage for a MAGDRL dog if they're injured.



## Adult Group Accident Insurance

### Who's Covered?

- \* Volunteers 18 years old and older who have completed all of the necessary volunteer paperwork (volunteer application, liability waiver, paid membership fee).
- \* Volunteer MUST be conducting volunteer business at the time of the injury.

### What's Covered?

- \* All activities sponsored and supervised by MAGDRL, including travel with a group in connection with such activities.
- \* Coverage is available if a volunteer is involved in an auto accident while on rescue business.

### Benefits & Coverages:

- \* Maximum medical expense benefit of **\$15,000**.
- \* NO deductible.
- \* This policy is primary (this policy would pay benefits first. Then if there were more expenses, the volunteer's own personal health insurance would come into play).
- \* Injury does not have to be from a dog. Volunteer could trip on something, sprain an ankle, coverage would apply.

**Medical Expense Benefit:** (Expenses must be incurred within 60 days after the date of the accident. Eligible expenses not to exceed the usual and customary charges in the area where provided).

- \* Medical and surgical care by a physician
- \* Hospital care and service in semi-private accommodations, or as an outpatient
- \* X-rays
- \* Prescription drugs & medicines
- \* Orthopedic appliances necessary to promote healing
- \* Ambulance service from the scene of the accident to the nearest hospital

### Accidental Death & Dismemberment Benefit:

- \* Death **\$5,000**
- \* Dismemberment of two or more "members" **\$5,000**  
"Member" meaning hand, foot or eye. Loss of hand or foot means complete severance above the wrist or ankle joint. Loss of eye means the total, permanent loss of sight.
- \* Dismemberment of one "member" **\$2,500**

## Exclusions and Limitations

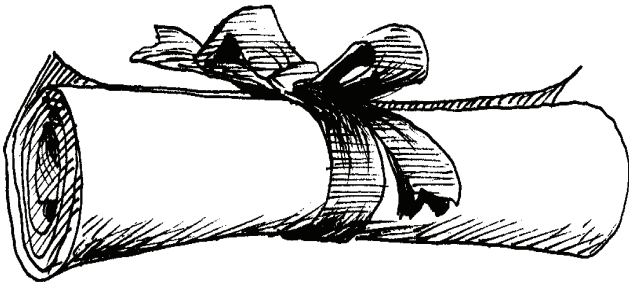
### Who's Not Covered:

- \* People under the age of 18, as they're not "official" volunteers. Volunteers are 18 years old and older who have completed all of the necessary volunteer paperwork (volunteer application, liability waiver, paid membership fee).
- \* Adult household members (family or not) who are not signed up as volunteers with MAGDRL, are not covered.
- \* Volunteers who are guests at a MAGDRL event are not covered as they're not performing volunteer duties as a guest.

**Scenario:** A Maryland volunteer attends the Delaware Dog Walk. They're not volunteering their services for the day. They're coming as a guest. They trip and fall and injure themselves. NO coverage is available under the policy as they're not conducting MAGDRL business.

### What's Not Covered:

- \* Sickness or disease in any form (except pyogenic infections due to an accidental cut or wound).
- \* The use of drugs or narcotics, unless administered on the advice of a physician.
- \* War or any act of war.
- \* Participation in any riot or civil commotion.
- \* Air travel or the use of any device for aerial navigation, except as a fare-paying passenger on a regularly-scheduled commercial airline.
- \* Suicide or any attempt, or any intentionally self-inflicted injury.
- \* Dental treatment, except as the result of a covered injury. The repair or replacement of any orthopedic appliance or artificial dental restoration.
- \* Examination for, prescription for, or the purchase of eyeglasses or contact lenses or hearing aids.
- \* Expenses payable under any Worker's Compensation Law or similar legislation.
- \* Injury sustained while riding in or on any two or three-wheeled engine driven or motorized vehicle.



# Certificate of Insurance

## What Is a Certificate of Insurance?

- \* A Certificate of Insurance is proof that we have insurance coverage. It lists our policy number, policy effective dates, and coverages as well as your event date and location.

Many businesses where we hold events, want to see a Certificate of Insurance before they will allow us to set-up.

- \* There's no cost for the certificate, however, certain events (ex. Motorcycle Ride), may require a Special Events policy. This involves the completion of an application. It is then reviewed by the underwriting department of our insurance company. If approved, an additional premium (fee), will apply.

## When Do You Need a Certificate of Insurance?

- \* When the event host/store location requests it prior to the event.

## How To Request One?

- \* To receive a Certificate of Insurance, contact Jody Cohen at email: [JCohen1013@aol.com](mailto:JCohen1013@aol.com) or phone 410-239-8436 at LEAST 2 WEEKS prior to the event with the following information:

1. Date of event:
2. Name of event:
3. Times of event:
4. Actual location of event (address):
5. How MAGDRL is participating in the event (ex. education table, bringing dogs etc):
6. Name of person requesting the Certificate as well as their address, phone and fax. This is not a MAGDRL representative. This is the person from the store or event who's requesting this.
7. Do they want to be listed as an Additional Insured on our policy for the event? If so, what wording do they want? And...if they do want to be listed on our policy, Jody will need a copy of the signed vendor contract or vendor agreement between the event people and the MAGDRL Event Coordinator or volunteer who's running the booth, showing that we have permission to be there/that we've been invited to attend.



# Events With Alcohol

At any event which MAGDRL participates in, we always need to be mindful of everyone's safety when meeting the public. Events where alcohol is served, causes a greater need for safety as people drinking can often get carried away with their actions.

Our insurance company is receiving an increase in the number of claims at events serving alcohol. Due to this claim frequency...

**MAGDRL Danes Are Not Invited to attend events where alcohol is served.**

**Personal Danes Are Invited to attend events where alcohol is served, ONLY if the volunteer completes the additional "Liability Waiver for Events With Alcohol" form.**

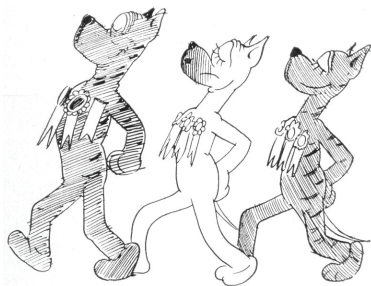
This form is located on our Forms & Brochures page of our website.

This additional liability waiver will ensure that the volunteer has current homeowners, renters, or a personal liability policy in force at the time of the event. A volunteer could have completed their volunteer application/signed waiver years ago, and they could now be in a situation where they don't have homeowners, renters, or a personal liability policy at the time of the event. This additional waiver is added protection should an incident occur.

The most serious situations our insurance company is facing have to do with other Great Dane Rescue groups. Incidents occurred with a personal Dane and the owners did not have homeowners/renters/personal liability insurance in force and the injured parties are seeking compensation from anyone who has available funds or an insurance policy in force. This has drawn the rescue groups into the suit even though it was a personal dog.

Event Coordinators should have the "Liability Waiver for Events With Alcohol" forms available at events where alcohol is served. Volunteers need to either sign the waiver prior to the event or on the day of the event. Once the event is over, the waiver forms need to be sent to the chapter Coordinator.

Thank you for your cooperation.



# Danes at Events



**MAGDRL Danes Are Invited...** To attend semiannual or annual events like a Dog Walk, Pet Expo, Annual Festival (with the exception of events serving alcohol ~ MAGDRL Danes are not permitted).

**MAGDRL Danes Are Not Invited...** To attend regularly scheduled events. What is a "regularly scheduled event?" According to our insurance company, if you're setting up at the same location 3 or more times per year, it's considered a "regularly scheduled" event.

## **Why does that matter?**

Our insurance company has seen a tremendous increase in claims at the "regularly scheduled" event locations. The more exposure, the greater chance for incidents to occur and that's what our insurance company is experiencing. These frequent losses/claims affect all rescue groups as insurance companies can decide to non-renew all Rescues as a whole if the risk is too great. This has happened in the past with other insurance companies and it's getting harder and harder to find companies who will insure rescue groups, especially large breeds, with the amount of Danes we have, as well as offer medical coverage for our volunteers for the many activities they're involved in, and at a reasonable cost.

We are currently on our third insurance company. Our first company non-renewed all rescue groups due to the number of claims they were receiving even though we didn't have any. Our second company kept raising rates and were going to begin charging \$250 for every Certificate of Insurance needed (these are requested on a daily basis with all of the chapters/events we hold). It's just not worth the risk to add to the ever increasing number of claims and risk losing our insurance. Protecting our volunteers and our organization should be of utmost importance and take precedence over a MAGDRL Dane not being able to attend a particular event. If we lose the ability to secure insurance, our organization will shut down.

Our insurance company is not seeing these claims at the once/twice a year type of events, so at this time, we're fortunate that we can allow MAGDRL Danes to attend those events.

## **If MAGDRL Danes aren't at our booth, won't that deter people from stopping by or from adopting?**

It shouldn't...

Many volunteers have a personal Dane that can be at the event representing "the breed." This also ensures more safety and predictability as the volunteers will have a much better understanding of their own Dane's body language, likes/dislikes etc. Most people who are truly interested in adoption, will understand that many foster Danes aren't ready at the moment to be attending busy events with lots of activity. People want to see a "Dane." Chances are, that even if someone was interested in adoption, the particular MAGDRL Dane at the event, may not even be available for adoption by the time they go through the adoption process. Volunteers have come up with creative ways to showcase a Dane In Need through photos, stories, and handouts with "ways to donate," without having that Dane present at the event.

**Personal Danes Are Invited...** To attend annual events and regularly scheduled events. At this time, personal Danes can attend events with alcohol as long as the additional Liability Waiver (Volunteer Liability Waiver - Events With Alcohol) is completed by the volunteer. This ensures that as of the event date, the volunteer has their own homeowners, renters, or other liability policy (ex. Personal Liability Umbrella Policy) in force as personal Danes are not covered under any of MAGDRL's insurance policies. If there's an incident with a personally owned Dane, a claim would need to be filed under the volunteer's own homeowners, renters, or other liability policy (ex. Personal Liability Umbrella Policy).

**Personal Danes Are Not Invited...** To attend an event if the MAGDRL Event Coordinator asks them not to or our insurance company feels the event is too great a risk for dogs to attend. This is always for the safety and best interest of MAGDRL and those helping/attending the event.

If you have further questions, please contact your chapter Coordinator.