

IF YOU'RE A MEMBER OF PSI, YOU'LL FIND THE BENEFITS OF THIS PROGRAM RATHER FETCHING!

This brochure explains the general purpose of the insurance described, but in no way changes or affects the coverage afforded under the policy. For a full description of the policy provisions, refer to your certificate of coverage and the master policy.

Q: Who is eligible for this plan?
A: Canadian members of Pet Sitters International.
Q: What liability limits are available?
A: Two Million($2,000,000) Dollars. This is the only general liability limit available. We keep your costs low by making this a standard.
Q: What does the policy cover?
A: All of your operations. Other standard Policy coverages, as outlined on the brochure; plus several added coverage endorsements designed exclusively for PSI members.
Q: What is Care, Custody and Control?
A: Most standard liability policies actually EXCLUDE coverage for damage to property in your care, custody or control. This means that your client's property including the pet that is physically within your care, would be excluded from coverage under a normal policy should that property be damaged or destroyed due to your negligence. Coverage is INCLUDED on the PSI Plan up to a limit of $500,000.
Q: What is Lost Key coverage?
A: If you or any other person acting on your behalf loses a client's key, this pays for re-keying the locks or installing new locks up to $500.
Q: Are independent contractors covered?
A: Yes, there is coverage for the negligence of employees or independent contractors, while acting on your behalf.
Q: Doesn't my Standard Liability Policy or my Business Owners Policy cover these things?
A: NO. Normal policies DO NOT cover you for pets or property in your care, custody and control. They DO NOT cover you for lost keys, nor do they cover your independent contractors.
Q: Can I purchase this policy from my local agent?
A: NO. This is group program only available to Canadian PSI members through Navacord Insurance Services Inc. If you are not a member of Pet Sitters International and would like to become one, please contact them at (336)983-9222 for a membership application form, or go to http://www.petsit.com.

As a professional Pet Sitter, you regularly face situations where you are vulnerable to lawsuits that could lead to you being held responsible for injury to others, or damage to other people's property, including their pets.

Lawsuits are expensive, unpleasant and potentially devastating. Although many claims are frivolous in nature, once brought forward, they must be vigorously defended. If the claim against you is determined to have merit, judgments can be devastating to you and your business.

To help you get the protection you need, Binks Insurance Brokers offers a specialized Liability and Dishonesty Bonding Policy. The program was specifically designed to take the hassle out of finding reliable coverage for your pet sitting business.

Best of all, buying coverage endorsed by PSI means being able to take advantage of affordable group rates.

This Liability coverage is provided on an 'occurrence' basis and extends to cover against damage to property in your care, custody and control, including the pets.

The policy also includes coverage for dishonesty bonding, a valuable guarantee to your clients that their trust is well-placed with you.

Protect yourself and your Business by Applying Today.
Simply complete the application form. Be sure to answer every question and sign and date the application. If more room is required for your answers, just include a separate sheet. **YOU LOOK AFTER PETS. WE CAN LOOK AFTER YOU!**

Please note that this policy includes an exclusion for Communicable Disease

NAVACORD

Navacord Insurance Services Inc.,
307C Richmond Road, Suite 200, Ottawa, ON K1Z 6X3
PHONE: (613)226-1350 or (877)302-4657 | FAX: (613) 226-7029
E-Mail: Kimberly.Forget@Navacord.com

Application for insurance for Canadian Members of Pet Sitters International



Coverages:	
Basic Package:	☐ $500,000 Property in your Care Customer and Control including the pets
☐ **Commercial General Liability $2,000,000 per occurrence**;	☐ $1,000 Property Damage deductible;
☐ Non-owned Automobile Liability $2,000,000;	☐ Lost Key Coverage: up to $500 to re-key a customer's locks (not subject to deductible);
☐ Your Liability for Independent Contractors;	☐ Primary Commercial Blanket Bond $15,000;
☐ Employers Liability;	☐ Office Contents $5000;
☐ Employees as Insureds;	☐ Transportation $10,000

Name: _____ **Business Name:** _____

Corporation ☐ Partnership ☐ Individual ☐

Mailing Address: _____ Postal Code: _____

Phone: _____ **Email:** _____

I declare that, to the best of my knowledge, the statements set forth herein are true. Signing of this application does not bind the applicant or company to complete the insurance, but it is agreed that this form shall be the basis of the contract should the certificate of insurance be issued.

Signature _____ **Date:** _____

1	**Years in Business: _____**	**7**	**Estimated Annual Receipts: $ _____**
2	**How many employees do you have? ____**	**8**	**Please state the following, including your personal and company assets & liabilities:** **Total Assets: $_____** **minus Total Liabilities: $_____** **= Net Worth: $_____**
3	**Number of independent contractors? ___**	**9**	**Have you ever been discharged or suspended from any position or engagement? (name of Employer & Particulars) _____ _____**
4	**Do the independent contractors use their vehicles on your business? Y:☐ N:☐**	**10**	**Have you ever applied to any other source for this or any other bond? _____ If so, state when, to whom, and whether successful: _____**
5	**Are client keys kept in a locked compartment or safe when left in your possession? Y:☐ N:☐**	**11**	**Have you had any claims in the last three years which would be payable under this type of policy? _____ Provide details: _____**

Please note that this policy includes an exclusion for Communicable Disease

Insured's Signature _____ **Date:** _____

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