



**Property & Casualty
Summary of Coverages**

**PREPARED FOR:
CASCADIA SEARCH DOGS**

FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

This document reflects coverage information that is **in-force** as of the document preparation date.

Policies included in this summary:

Policy Number	Effective Date	Expiration Date
VFIS-TR-2070762-00	11/28/2018	11/28/2019

GENERAL INFORMATION

First Named Insured: CASCADIA SEARCH DOGS

Mailing Address: 7510 162ND STREET SOUTHWEST
EDMONDS, WA 98026

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each person).....	\$5,000
General Aggregate (the total payable in any policy term).....	\$3,000,000
Products / Completed Operations Aggregate (the total payable in any policy term).....	\$3,000,000

Optional Coverages (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)
- Pollution Liability – Above Ground Storage Tanks

Coverage Extensions

Volunteers and Employees as Insureds	Included
Blanket Additional Insureds	Included
Fellow Member Liability	Included
"Good Samaritan" Liability	Included
Intentional Acts	Included
Pollution Liability	Included
Liquor Liability	Included
Contractual Liability	Included
Owned Watercraft Liability (up to 100 hp)	Included
Non-Owned Watercraft Liability	Included
Owned Personal Watercraft (jet skis and waverunners)	Included
Expanded Aggregate Limit	Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location

MANAGEMENT LIABILITY

	<u>Limits</u>
Each Offense or Wrongful Act.....	\$1,000,000
Aggregate (the total payable in any policy term).....	\$3,000,000
Defense Expense for Injunctive Relief.....	\$50,000

<input type="checkbox"/> "Claims made" basis	<input checked="" type="checkbox"/> "Occurrence" basis
--	--

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment,
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
- Other wrongful acts.

Coverage Extensions

Outside Directorship Liability	Included
Blanket Additional Insureds	Included
Expanded Aggregate Limit	Per Named Insured <small>(unless you have selected a \$10,000,000 aggregate limit)</small>
Fair Labor Standards Act Suit Defense Coverage	\$100,000 for each claim limit
Unintentional Release Of HIPAA Information	\$100,000 limit

Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

Each Event Limit:	\$1,000,000	Each Electronic Information Security Event
Retroactive Date:	11/28/2018	

Privacy Crisis Management Expense

Each Event Limit:	\$50,000	Each Privacy Event
Retroactive Date:	11/28/2018	
Deductible:	\$0	Each Privacy Event

Cyber Extortion Expense

Each Event Limit:	\$20,000	Each Cyber Extortion Threat
Deductible:	\$0	Each Cyber Extortion Threat

**Privacy Crisis Management Expense
and Cyber Extortion Expense**

Aggregate Limit:	\$50,000	Aggregate
------------------	----------	-----------

PREMIUM SUMMARY

	<u>Premium</u>
Property.....	\$0
Crime.....	\$0
Portable Equipment.....	\$0
Auto.....	\$0
General Liability.....	\$350
Management Liability.....	\$350
Excess Liability.....	\$0
Total Estimated Annual Premium	\$700

A "zero" premium indicates no existing coverage for that particular line of business.