PROfur® Insurance for Pet Care Professionals — CERTIFICATE OF INSURANCE

BROKER: PROfur o/b KRS Insurance Brokers Inc.
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Newmarket ON L3Y 3Z4 **1-888-577-3210**
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NAMED INSURED AND CONTACT INFORMATION

Rebecca Lui
O/A Barks N Purrs
203-21 Burkebrook Pl
East York ON M4G 0A2
info@barksnpurrs.com

INSURING COMPANY: Intact Insurance Company
Certificate Number: **P1816**
Master Policy Number: 501167556

Account # **BARKS12**
Date of Certificate: November 14, 2022
Effective Date: **January 03, 2023 12:01 AM**
Expiration Date: **January 03, 2024 12:01 AM**
Status: Renewal
(All times are local at the insured's mailing address)

LOCATION OF OPERATIONS

203-21 Burkebrook Pl
East York ON M4G 0A2

BUSINESS OPERATIONS INSURED

Boarding/Daycare (pets kept at your location)
– Max # of Dogs/Cats At Any One Time 3
Off-Leash Walking No

	EMPLOYEES		*CONTRACTORS*	
	FULL	*PART*	*FULL*	*PART*
Dog Walking	1	0	3	3
Pet Sitting (pets kept at your client's home)	0	0	3	6

CONTRACTOR(S) COVERED:
Independent Contractors are only covered by this policy if they are under agreement with the Named Insured AND if contractors are indicated above for the specified service.

This is to certify that the policy of insurance indicated on this Certificate has been issued to the insured named above for the policy period indicated here, notwithstanding any requirements, term or condition of any contract or other document with respect to which this certificate may be issued. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. All limits shown are in Canadian dollars. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

PET COVERAGES

COVERAGE (Customer's pets unless otherwise specified)	*LIMIT*	*(Actual Cash Value)*
Injury, Loss or Death (incl. Emergency Vet Expenses)	$10,000	per pet/$50,000 per occurrence
Subject To The Following Sub-Limits		
Runaway Recovery Expenses & Reward	$5,000	aggregate
Emergency Removal	$2,000	per occurrence

DEDUCTIBLES	
Injury, Loss or Death (incl. Emergency Vet Expenses)	$200
Runaway Recovery Expenses & Reward	$0

PROPERTY & CRIME COVERAGES

COVERAGE	*LIMIT*	*CO-INSURANCE*
Building	$0	90%
Contents of Every Description	$10,000	90%
Property Floater	$10,000	100%
Condo Improvements and Betterments	$0	
Condo Unit Coverage	$0	
Condo Loss Assessment	$0	
Equipment Breakdown	$0	
Privacy Breach Expenses	$0	aggregate
Bonding	$50,000	aggregate
Lost Key-Customer's Home	$10,000	($0 deductible)

DEDUCTIBLES	
General Deductible	$500
Sewer Backup	$2,500
Flood	$25,000
Earthquake	greater of 3% or $50,000
Privacy Breach	$1,000

TYPE OF COVERAGE
Broad Form/Multi-Peril
Replacement Cost Endorsement
Actual Cash Value - Stock

BUSINESS INTERRUPTION COVERAGES

COVERAGE	*LIMIT*
Profits	Actual Loss Sustained
Profits Indemnity Period:	When business achieves level of profit it would have been at had no losses occurred, maximum 12 months.
Extra Expense	$50,000
Ordinary Payroll	$0
Privacy Breach	$0 Aggregate

LIABILITY COVERAGES

COMMERCIAL GENERAL LIABILITY-OCCURRENCE BASIS	*LIMIT*	
Bodily Injury/Pet Injury & Property Damage	$2,000,000	Per Occurrence
Professional Liability	$2,000,000	Aggregate
Abuse Liability	$2,000,000	Aggregate
General Aggregate	$5,000,000	
Products & Completed Operations	$2,000,000	Aggregate
Personal & Advertising Injury	$2,000,000	Per Person or Organization
Employment Practices Liability	$25,000	Aggregate
Tenants Legal Liability	$500,000	
Non-Owned Auto Liability	$2,000,000	
Privacy Breach Legal Expenses (claims made basis)	$0	Aggregate

DEDUCTIBLES			
Bodily Injury/Pet Injury	$0	**Employment Practices**	$1,000
Property Damage	$1,000		

MORTGAGEE/LOSS PAYEE/ADDITIONAL INSURED

Additional Insured - The City of Toronto (100 Queen St W, M5H 2H2)

SPECIAL ITEMS

PROfur® CERTIFICATE OF INSURANCE
Insurance for Pet Care Professionals

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DISCOUNTS APPLIED

Claims Free	**Yes**	**Pet First-Aid** (exp.2024)	**Yes**
PSI Member	Yes		

POLICY PREMIUM: $893

NOTABLE CONDITIONS

General Exclusions & Limitations

- Dogs are only permitted to be off-leash with the clients' consent and if the dog is in a fenced private yard or an off-leash area designated by the municipality.
- Nutrition counselling and diagnosing of medical conditions are not permitted.
- Veterinarian or death expenses due to any disease or parasitic infestation, or the treatment for any disease or parasitic infection are excluded (note that this is insured by your liability coverage).
- Allergy or predisposition tests must be carried out before using a product on a pet if the manufacturer or distributor recommends such tests unless you have used the same product on the pet before without an adverse effect. If the test result is unsatisfactory, do not use the product on the pet as your professional liability will not cover you.
- Medications must only be administered if and as directed by a veterinarian or the pet owner.
- This policy does not insure your vehicle, or any equipment attached to it.
- Loss or damage to property, such as contents and buildings, caused by any virus, bacteria, or other micro-organisms is not covered nor does it cover any resulting business interruption losses.
- Cyber incidents such as ransomware, negotiating with cyber extortionists, loss of business caused by your computer system, phone, or website being hacked, data restoration, fraudulent electronic transfers of funds from your bank account are not covered.
- Liability for online content such as videos, blogs, streaming, or social media posts is not covered for allegations of libel, slander, defamation, copyright or trademark infringement, plagiarism, or misappropriation of ideas.
- Pet taxi and poop & scoop services are covered provided they are each less than 15% of your total revenue.
- Nail trims, washing, and brushing of pets are covered.
- Retail sales, including on-line sales, are covered provided revenue from retail sales is less than 50% of your total revenue
- Sales of products or providing services to customers located outside of Canada is not permitted unless otherwise indicated on this Certificate of Insurance.

Boarding/Daycare

- Covers caring for domestic house pets at your location, including dogs, cats, and incidental care of rodents, ferrets, rabbits & reptiles, excluding pets that are restricted, illegal, venomous or poisonous.
- Caring for pets at an employee's or contractor's home is not permitted unless otherwise specified.
- Current vaccinations or titer tests are required for dogs and cats. Dogs: DHPP or an equivalent, and rabies. Cats: FVRCP or an equivalent, and rabies.

Dog Walking & Pet Sitting

- Pet sitting covers caring for domestic house pets in your client's own home, including dogs, cats, rodents, ferrets, rabbits, reptiles, fish, and birds, and incidental house sitting, which includes bringing in mail/newspapers, taking out garbage, watering plants, alternating lights/blinds, checking heat/water/security of the premises.
- Snow removal & lawn care services are not permitted.
- Dogs being walked are required to have current vaccinations or titer tests for rabies and DHPP (or an equivalent).
- The maximum number of dogs that can be walked at once is 6 per walker unless by-laws where you walk specify a different limit, in which case the by-law limit applies. If there are no by-laws, the maximum is 6.
- Dog walkers and pet sitters must be a minimum of 18 years old and not have a conviction for theft or fraud.

This Certificate of Insurance is made and accepted subject to the foregoing stipulations and the conditions of the **Master Policy #501167556** issued by Intact Insurance Company. This Certificate, along with the Master Policy and its Endorsements, shall constitute the Contract between the Insured and the Insurer. This Certificate presents a summary of coverage provided by the Master Policy and is subject to all the terms, exclusions and conditions of the Master Policy. No officer, agent or other representative of the Insurer shall have the power to waive or be deemed to have waived any provision or condition of this certificate unless such waiver, if any, is written hereon or attached to this Certificate, nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Insured, unless so written or attached.

In witness whereof,

the Insurer, Intact Insurance Company, has duly authorized KRS Insurance Brokers Inc. o/a PROfur to execute and sign this Certificate of Insurance.

AUTHORIZED REPRESENTATIVE

Issued on behalf of Intact Insurance Company

THIS POLICY MAY CONTAIN A CLAUSE(S) WHICH LIMITS THE AMOUNT PAYABLE.