

Animal Liability

True Peace of Mind for you and your 'BFF'

XINSURANCE®



Covers all types of
pets including:

- > Therapy Dogs
- > Service Dogs
- > Guard Dogs
- > Working Dogs
(narcotic sniffers & bomb sniffers)
- > Pit Bulls
- > Rottweilers
- > Any dog that has a biting history
- > Exotic Animals



When their unique personality requires unique coverage...

While most of us see our pets as valued members of the family, the sad reality is that they can also be a huge liability. Without warning, even the friendliest pets can be pushed too far and snap. A playful nip can be read as aggression by those unfamiliar with your four-legged friend. Not to mention the risk of property damage that can come from pets who love to dig or who suffer from separation anxiety. This is where animal liability insurance can help.

We offer dog bite insurance coverage for everything from an overactive Chihuahua to “dangerous breeds” like pit bulls that most companies won’t touch. We also offer solutions for service dogs, therapy dogs, working dogs (bomb sniffers, narcotic sniffers, etc.), guard dogs, and more. Whether your dog has a bite history or is a breed commonly excluded from homeowner’s coverage, if you are a pet owner and would like some extra peace of mind, turn to XINSURANCE to prevent the risk of personal liability for your pet’s actions.

**This is not pet health insurance*



877.585.2853 / XINSURANCE.COM

XINSURANCE fights for you when others use the legal system against you.

✓ 1,000
RISK CLASSES COVERED

✓ 90,000
POLICIES ISSUED

✓ 70,000
CLAIMS MANAGED

✓ 50
STATES NATIONWIDE

XINSURANCE is powered by Evolution Insurance Brokers, LC ("EIB"), an excess and surplus lines insurance brokerage. XINSURANCE is a DBA of EIB, which is domiciled in and has its principal place of business in Sandy, Utah. This insurance product is offered by an unlicensed surplus lines insurer. The NPN for EIB is 5464658 and CA license number is 0H93938.



CONTACT US
FOR A FREE QUOTE
Agent Friendly



877.585.2853
quotes@xinsurance.com
XINSURANCE.com

PROTECT YOURSELF
AGAINST FRIVOLOUS
LAWSUITS WITH
XINSURANCE

XINSURANCE[®]

**ANIMAL SHELTERS
INSURANCE SOLUTIONS**

With **XINSURANCE**, our team brings you over 40 years of experience, along with the ability to offer solutions for customized limits, coverage, deductibles, and premiums to create the perfect plan for your protection.

Typical Risk Classes:

- Animal Shelters
- Humane Societies
- Business Owners



Coverage Solutions For Animal Shelters & Other Pet-related Businesses

- > Specialty Customized Coverage
- > Limitations, Exclusions or Gaps
- > Commercial General Liability/Operations
- > Commercial Auto Liability*
- > Premises Liability
- > Property Coverage
- > Directors & Officers Liability
- > Professional Liability
- > Individual Liability
- > Employment Practices Liability (EPLI)
- > Animal Liability for Business Owners, Pet Owners and Foster Parents
- > Special Events Liability
- > Communicable Disease Liability
- > Alleged Sexual Abuse & Molestation Liability
- > Alleged Assault & Battery Liability
- > Active Shooter Liability
- > True Umbrella / Excess
- > Limits up to \$10MM in-house with excess available
- > Occurrence policy form available
- > 24/7 claims hotline
- > Premium financing available
- > Agent Friendly

*Available in most states.

“

We're trying to provide products that fill the gaps and provide our clients what I call **TRUE PEACE OF MIND**, which is what they should want from insurance.”

RICK J. LINDSEY
PRESIDENT & CEO



1.877.585.2853
[XINSURANCE.com](https://www.xinsurance.com)
quotes@xinsurance.com

XINSURANCE®

True Umbrella Coverage

Specialty Liability Solutions for Your Business,
Work, Home and Lifestyle

XINSURANCE®



PROBLEM:

Primary homeowners and business policies have exclusions. New exclusions continue to be added:

- Animals
- Diving boards, pools, trampolines
- Recreation vehicles and watercraft
- High value items and collections
- Self-Defense
- Firearms*
- Business operations and vehicles
- And more

Umbrella policies require that primary coverage is in place. Most policies have GAPS and GRAY areas that the XINSURANCE True Umbrella solution can cover.

**This policy may not be offered in every state depending on applicable state and local laws.*

SOLUTION:

XINSURANCE True Umbrella identifies these GAPS and GRAY areas in Home, Work and Play Activities and fills the gaps and exclusions with customized True Umbrella coverage for individuals and businesses.



Don't Settle for "Good Enough" Coverage

Enhance your protection with XINSURANCE True Umbrella Solution

How Complete Is Your Coverage?

Insurance is an essential protective measure, but policies can be far from comprehensive in their coverage.

Some claims don't fall within the limitations of a policy, exceed the maximum policy limit, or are considered an exclusion – What happens then?

What happens when a claim isn't covered by your policy?

When a claim isn't covered by a policy, or exceeds policy limits, you are liable to pay for any uncovered costs from your own pocket.

Some liability claims can exceed policy limits and run into the hundreds of thousands of dollars.



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Why True Umbrella?

ENHANCED

Enhancing Your Coverage

True Umbrella is designed to address weaknesses in your existing coverage. Custom-made to fit your unique needs, it can provide protection that other policies can't or won't cover.

FLEXIBLE

Flexible Coverage Built For You

Standard policies often won't cover the unique areas that matter the most to you. A True Umbrella policy is custom-built to address your specific needs.

CONSOLIDATED

More Coverage In One Place...

XINSURANCE's "all-in-one" approach allows you to cover more of your needs in one policy, and manage more of your coverage in one place.



The "True Umbrella" Difference



Standard Umbrella Policy

A Standard Umbrella policy is useful for extending coverage limits to address some extraneous circumstances. But even though Umbrella policies are a useful addition to standard policies, they can still fail to address key areas where you need coverage ...



True Umbrella

... Adding a True Umbrella solution to your existing coverage can help you address possible gaps and exclusions. With True Umbrella, you have the flexibility to schedule coverage for specific risks that may not be covered by other policies.