

WORKING DOG PROGRAM

The Canine Program available through Classic Insurance is specially designed for working dogs -- patrol, drug, arson, and other detector dogs, as well as guide, service, and search & rescue dogs. It is based on the broadest Full Mortality coverage available, with Veterinary and Disability options. We have been insuring police/detector dogs since 1991.

FULL MORTALITY

The heart of the program is our Canine Mortality Policy, covering the death of your dog due to accident, illness, or disease. Of the handful of exclusions, two are especially relevant: unauthorized surgery is excluded unless necessary to save the dog's life, while planned surgery can normally be covered with a phone call; and escape and mysterious disappearance. Theft is covered if the dog is tattooed or microchipped.

The premium for Full Mortality depends on the breed of dog. Most working breeds (Shepherds, Belgians, Rottweilers, Retrievers) are at the lowest rate of 6% of insured value. Other breeds (e.g., Bloodhounds, Dobermans) will be higher. Discounts are available for units with three or more dogs.

VETERINARY COVERAGE

The optional Veterinary Endorsement covers necessary surgeries, as well as all vet expenses due to accidental injuries, up to a total of \$2,500 per year, with a \$100 deductible, for \$150.

DISABILITY

This option solves the difficult problem of a dog that has been accidentally injured -- enough to keep him from working again, but not enough for humane destruction. In this event the owner is paid 60% of the insured value. Unlike other animal loss-of-use policies, this one lets the owner keep his or her dog after the claim has been paid. Say a dual-purpose dog gets a leg fracture severe enough that he'll never be able to put in a full patrol shift. The Disability option pays 60% -- enough to get started on a replacement -- and the dog can still work occasional drug searches, school visits, etc. This endorsement costs 2% of the insured value.



**ANOTHER WAY
TO LOOK**



**AT CANINE
MORTALITY**

Classic's Canine Policy gives you immediate benefits if something happens to your K-9. With the death of your dog it gets replacement funds into your hands quickly. It's Vet and Disability options help with non-fatal problems that arise.

But there is more to it than that! A good K-9 unit is a reliable source of income for the municipality. It is, in a way, a business. So let's get down to business . . .

If you owned a pizza parlor and it burned to the ground one night, how would your business survive? Well, your Business Owners Policy would rebuild the store and provide new equipment. Even though that would take months, BOPs also include a coverage called Business Interruption that would save the day. It pays salaries for you and your chief pie-twirler by covering your lost income until rebuilding is complete.

No company writes Business Interruption for police dogs, even though the death of your K-9 puts you in the same situation. If you don't have mortality insurance on your dog, then

- It is going to take valuable time to get a replacement on the street
- There will be months without any seizure money coming in
- Your DEA seizure allotment fund is probably dry by then
- Your department does not have \$10-12,000 in petty cash
- DEA, ATF and other government grant procedures can take a year or more
- It could take that long to get that money into the next year's budget
- So, you are left with the old community fund-raising and bake sale route.

What about your highly-skilled K-9 officer? He's back on patrol now – a sitting duck for any nearby city or county that is interested in an instant addition to their own K-9 department.

So, your Canine Mortality policy does more than just replace your dog. It does it *quickly*, and that relieves you of budgeting and fund-raising delays, gets otherwise lost seizure funds coming in, protects your sizable investment in your K-9 handler, and keeps your unit active in public relations and crime deterrence work.

At a cost of \$540 to \$600 for a \$10,000 dog, that's a smart investment!