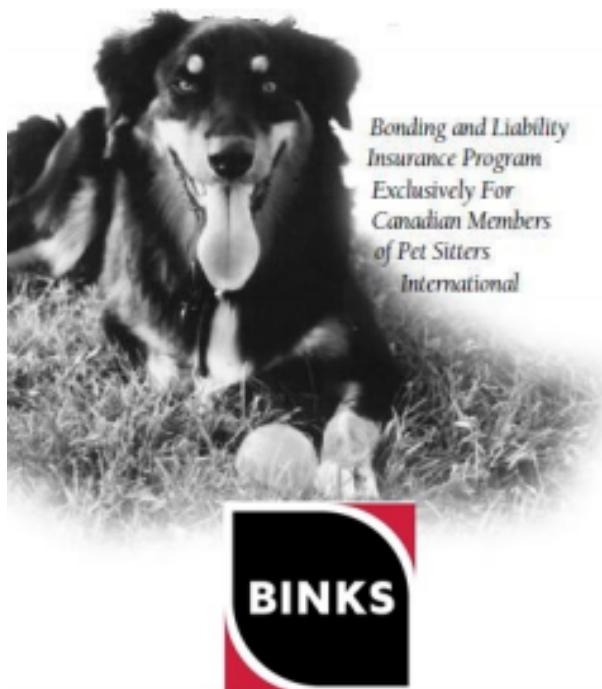


If You're A Professional Pet Sitter, You'll Find The Benefits Of This Program Rather Fetching.



Your Peace of Mind is Our Policy

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 or the master policy.

Questions and Answers:

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 home and 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 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, you are covered 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 you for independent contractors.

Q: Can I purchase this policy from my local agent?

A: NO. This is a group program only available to PSI members through Binks Insurance. 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>.

Binks Insurance Brokers Limited

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