

For the past several years, the Durham Kennel Club has not required organizations renting our facilities to provide a Certificate of Insurance, under the advice that the Club's general liability policy would cover us for any incidents that might occur while the facilities were being rented.

Our insurance agent has advised us that while our policy would pay a claim occurring as a result of a third party using our premises, there are a number of situations, in the current climate of litigation, in which such a claim would result in a multiplication of our insurance premiums or loss of coverage altogether. Her recommendation is "... that Durham Kennel Club require those who rent the building to provide ... a Certificate of Insurance, naming the Durham Kennel Club, Inc. as additional insured/lessor on their liability policy." ***A minimum of \$1,000,000 liability coverage is required.*** The Board of Directors has decided that beginning with contracts initiated after September 1, 2004, organizations renting our facilities must provide this Certificate of Insurance. We will honor any contracts issued before this date, without the insurance requirement.

Durham Kennel Club is subject to the same requirements for our All-Breed shows superintended by MB-F at the NC State Fair Grounds. MB-F has issued a letter advising clubs of the importance of carrying liability insurance and has given some suggestions for clubs:

- Contact your current carrier to discuss your organization's need for additional insureds.
- If you do not currently hold liability insurance coverage, there are two organizations that cover many dog clubs: Sportsmen's, and Accordia (which is endorsed by AKC). The Durham Kennel Club policy is underwritten by Travelers.

We regret any additional expense or inconvenience this new requirement may cause. If you have any questions, please call Trish Koontz 919-644-0438