

To: TDInc. Members

From: Chad Craig, CIC, CLCS
Willis of Wyoming, Inc.

Date: April 1, 2011

I'm pleased to offer TDInc. an insurance policy that provides coverage to members in good standing.

The policy provides liability insurance that protects you from claims of others for injury or illness and property damage resulting from therapeutic visitation with your dog. This coverage does not protect you or your dog from injury or illness as a result of participation.

Policy Information

- Commercial General Liability Occurrence Form
- \$5,000,000 Per Occurrence
- \$5,000,000 Aggregate
- \$500 Deductible Each Claim for Bodily Injury and Property Damage
- Defense Costs are Included Within the Limit of Liability
- Includes All Dog Breeds

The coverage pertains to registered handlers and dogs at therapeutic visits and events sponsored and approved by TDInc. Events can be held in all 50 states, U.S. territories and possessions, Puerto Rico, and Canada. The intent of the policy is to cover TDInc. members while doing their volunteer pet therapy visits. Coverage is not extended to visits, contact, or activities that are a part of a member's employment or unrelated to TDInc.

In order to answer specific questions regarding covered activities, please refer to the Member Guidelines. TDInc. further defines "therapeutic contact" as petting, brushing, holding, throwing, fetching and walking. If you are unsure if an activity meets these guidelines, please contact the TDInc. corporate office for clarification. To protect your rights to coverage, all guidelines must be followed. Coverage is not provided for damages caused by intentional acts or as a result of a TDInc. member acting outside the scope of, or not in compliance with, the TDInc. rules and regulations, Part I, II and III. Both the dog and handler must be registered and dues current. Exception to any guidelines may only be authorized in writing by the TDInc. Board of Directors.

I sincerely hope you enjoy your therapy visits. Please be confident that the TDInc. Board of Directors and I are committed to providing a quality insurance program at the lowest cost possible.

I know you are very important to those individuals you visit.

Sincerely,

Chad Craig, CIC, CLCS
Willis of Wyoming, Inc.