



Woolington Agency LLC

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To: Alliance of Therapy Dogs Members

From: Will de Ryk, Agent
Woolington Agency LLC

Date: April 1, 2026

I'm pleased to offer Alliance of Therapy Dogs 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
- Excess Liability Occurrence Form
- \$5,000,000 Per Occurrence
- \$5,000,000 Aggregate
- \$5,000 Deductible Each Occurrence for Bodily Injury and Property Damage
- Defense Costs are Included Within the Limit of Liability
- Includes All Dog Breeds

This coverage pertains to registered handlers and dogs at therapeutic visits while representing Alliance of Therapy Dogs. 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 Alliance of Therapy Dogs 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 Alliance of Therapy Dogs.

In order to answer specific questions regarding covered activities, please refer to the Member Guidelines. Alliance of Therapy Dogs 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 Alliance of Therapy Dogs 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 an Alliance of Therapy Dogs member acting outside the scope of, or not in compliance with, the Alliance of Therapy Dogs 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 Alliance of Therapy Dogs Board of Directors.

I sincerely hope you enjoy your therapy visit. Please be confident that the Alliance of Therapy Dogs 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,

Will de Ryk, Agent
Woolington Agency LLC