

THE CRITTER KEEPER LLC

Comprehensive Liability Policy & Underwriting Insurance Disclosures

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Issuer:	The Critter Keeper LLC (TCK)	Underwriter:	Certain Underwriters at Lloyd's, London

This document constitutes the full, binding Liability Policy and commercial underwriting disclosure for **The Critter Keeper LLC** (hereinafter referred to as "TCK"). This policy governs all operational terms, risk allocations, liability caps, and insurance protections executed under our master service agreements. Clients ("Pet Parents") are encouraged to download, review, and retain this document for their records as it serves as the operational baseline supporting the explicit acknowledgments initialed during intake.

1. The Care, Custody, and Control Baseline (Animal Bailee)

TCK operating standards prioritize the medical safety, behavioral compliance, and physical health of your companion animals. Legal liability while your pet is in the temporary care, custody, or control of TCK is specifically governed by standard animal bailee constraints and commercial limitations:

- Standard of Intentional Liability:** TCK and its authorized personnel are fully released and held harmless from any and all legal actions, claims, financial assessments, or property damages resulting from accidental injury, severe illness, or the natural death of an animal under active supervision, except where explicitly proven to stem directly from gross negligence or intentional, willful misconduct by a TCK representative.
- Commercial Insurance Intersect:** This release directly mirrors our standard underwriting framework, ensuring that routine environmental occurrences do not penalize standard animal care operations while establishing clear definitions for covered policy triggers.

2. Mandatory Health, Medical, & Sickness Frameworks

To safely manage mixed-animal care environments and home visits, TCK enforces rigid clinical boundaries regarding communicable illnesses and health histories:

A. Definition of Sickness

Under this policy, "Sickness" is explicitly defined as any transmissible clinical disease, bacterial infection, viral strain, or parasitic outbreak. This includes, without limitation, Bordetella (commonly referred to as kennel cough), canine parvovirus, feline panleukopenia, respiratory syncytial tracks, internal parasites, heartworms, or external ectoparasites (fleas and ticks).

B. Mandatory Vaccinations & Pre-Existing Manifestations

Pet Parents certify that any animal left under TCK supervision is currently entirely free from contagious clinical signs and has received all local regulatory and company-mandated core vaccinations. Furthermore, please be advised of the following critical exclusions:

Underwriting Exclusion Disclosure (Pre-Existing Conditions): Pursuant to standard commercial endorsements, TCK carries an absolute exclusion for any disease, chronic illness, or physical injury that had been previously manifested or treated prior to the active service window, including any secondary clinical track, relapse, or deterioration resulting from a underlying pre-existing condition. TCK assumes zero operational liability for medical regressions occurring naturally or due to baseline stress anomalies.

3. Comprehensive Behavioral & Aggression Boundaries

A collaborative and safe environment relies on complete behavioral transparency. Transparent reporting allows TCK to customize handling routines and establish strict staff protection parameters:

1. **Compulsory Behavioral Disclosure:** Pet Parents must report any documented history of human or animal-directed aggression, fear-based resource guarding, biting incidents, severe separation anxieties, or known enclosure flight risks.
2. **Aggressive Dog Exclusion:** Pursuant to our formal commercial underwriting terms, TCK maintains a complete policy exclusion for any animal that possesses a documented history of severe aggression or prior legal attacks, or that falls under explicit state-specific dangerous dog registries. Failure to accurately report historical aggression completely voids commercial liability indemnification.
3. **Right of Immediate Termination:** TCK reserves the absolute right to suspend or terminate active pet care services immediately if an animal exhibits unmanageable behavior that poses a direct safety hazard to the handler, third parties, or the animal itself. Emergency fallback local housing plans will be executed at the client's sole financial expense.

4. Incidents Beyond Company Control (Force Majeure & Home Logistics)

Domestic home environments introduce variables independent of active pet care supervision. TCK establishes clear risk boundaries regarding third-party variables, property structures, and environmental incidents:

- **Shared Access Home Provision:** If any third-party professional or visitor (including house cleaners, landscapers, utility workers, friends, or family members) has authorized access to the residential premises during a TCK care itinerary, TCK is completely released from all liability regarding open doors, property entry security failures, or the escape of a pet. TCK cannot legally maintain custody integrity if non-company individuals possess entry privileges.
- **Unsupervised Outdoor Permissions:** If a client explicitly requests or commands that an animal be granted outdoor access via an unmonitored electronic pet door, or requests that an animal remain left in a fenced backyard unsupervised during off-hours, the client assumes 100% of the financial and emotional risks for fence flight, natural theft, local wildlife altercations, or weather exposure.
- **Property Damage by the Pet:** TCK is not liable for structural damage, floor staining, chew destruction, or fabric tearing executed by an animal behaving naturally within their residential space while left unattended between scheduled visits.

5. Mandatory Emergency Care Authorization

In the event of an acute medical crisis, TCK leverages a clear authorization hierarchy to preserve animal life without logistical delays:

1. **Contact Sequence:** TCK will exert every immediate, reasonable effort to contact the primary Pet Parent and designated secondary contacts to secure immediate operational guidance.
2. **Clinical Authorization:** If contacts remain unreachable due to travel constraints or cell blackouts, TCK is granted absolute proxy authorization to secure immediate emergency care from the designated veterinary provider or a regional 24/7 emergency critical care clinic.
3. **Absolute Financial Covenants:** The Pet Parent assumes full personal and financial responsibility for any clinical diagnostics, life-saving surgical treatments, or medical medications provided to the animal. The client agrees to indemnify TCK against any financial default claims pursued by regional veterinary institutions.

6. Commercial Insurance & Underwriting Disclosures

To demonstrate our commitment to professional accountability, TCK carries an active, comprehensive PetCare Commercial General Liability insurance policy underwritten by **Certain Underwriters at Lloyd's, London** (Form approved by Lloyd's Market Association). Our coverage profile features specialized sub-limits to address specific operational incidents:

Summary of Policy Carrier Endorsements:

- **General Liability Coverage (Coverage A):** Insures against traditional third-party bodily injury or residential real property damage stemming from business operations.
- **Animal Bailee Sublimit (Coverage B & F):** Explicitly covers accidental physical injuries to or losses of a client's domestic animal while in our care, custody, or control, up to standard commercial aggregate thresholds (\$100,000 per animal-related occurrence / \$200,000 aggregate).
- **Broadened Property Damage:** Specifically bridges standard liability gaps to cover accidental damage to the interior contents of your residential property directly during active pet care visits.
- **Employee Dishonesty Protection (Coverage D):** Protects against documented theft loss directly sustained by a client resulting from unlawful actions committed by scheduled business employees, providing up to a \$10,000 occurrence cap.

Clients should remain aware that our insurance coverage features absolute exclusions for any *financial valuation involving the replacement of an animal* based on subjective factors (such as unique show histories, ancestral bloodlines, or intangible sentimental calculations). Policy coverage applies strictly to direct medical interventions, stabilizing veterinary care, or documented cash assets as verified under standard Lloyd's underwriting parameters.

7. Legal Covenants & Operational Agreements

This policy shall be interpreted and enforced in accordance with the local laws of the State of Oregon, specifically matching our operational center within the Portland metropolitan area. If any single clause, parameter, or sublimit within this text is declared legally unenforceable by a court of competent jurisdiction, the remaining elements of this document shall survive in full force and effect.

By executing a master Service Agreement, initiating any professional care booking, or providing initials on an active client intake form, the Pet Parent explicitly verifies they have been provided a clear route to download this policy, understand its structural parameters, and voluntarily accept its terms without reservation.

The Critter Keeper LLC

Professional Animal Care & Risk Management Protocols

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