

FAQ



XINSURANCE

1.877.585.2853 phone / info@xinsurance.com

ANIMAL LIABILITY INSURANCE

What type of insurance is this? Animal liability insurance is coverage that will protect you in case your animal injures a 3rd party, or damages a 3rd party property.

Is my rented or leased apartment covered for property damages if my animal damages it? No, we do not cover 1st party property damage to any location you own, use, rent, or occupy.

Do you offer pet health insurance? No, this policy is strictly for liability insurance in case of 3rd party bodily injury / 3rd party property damage.

Do you cover commercial / working animals? Yes, we can cover any type of scheduled activity when canine is used for commercial purposes.

Do you cover when my animal is with a sitter or walker? This policy is meant to cover when your pet is in your care, custody and control. With additional underwriting, we can consider.

What does SIR mean? SIR stands for self-insured retention, this is similar to a deductible. You will be responsible to pay the first portion of a claim, aka the self-insured retention portion.

Is there a difference in bronze, silver, gold or platinum options? The only difference is the amount of insurance carried.

How long is my quote valid for? Quotes and quote links are valid for 30 days.

I did a quote but exited off the website, how do I get back to the quote? Simple, click the quote link that was previously sent when the quote was originally issued.

Do you offer financing? Yes, we can accept 25%, 30% or 40% of total due, balance will be split into 10 monthly payments that are automatically withdrawn from the same debit or credit card used to purchase policy.

Can I pay over the phone? No, payments are only accepted via debit or credit card online during quote process.

Do you accept pre-paid cards as payment? Yes, only if your address is registered to card.

Do you offer insurance in all 50 states? Yes, although some states have certain guidelines that must be followed in order to offer terms.

I prefer to speak to a person. Can I call? Yes, call anytime 877-585-2853.

Do you offer animal liability insurance for therapy dogs? Yes, we can offer insurance while doing therapy work including animal assisted therapy.

Do you only cover certain breed of dogs? We can cover any breed of dog.

Do you cover exotic animals or poisonous reptiles? Yes, when legal to own, we can provide an insurance solution.

How long does it take to get a quote? If online parameters are met, you will receive a quote instantly after completing application. If the application is sent to an underwriter, you will hear from us within 48 hours to get quote started.

How long does it take to complete the online application? 5-10 minutes.

What does “base premium” mean? This is the premium charge only and does not include taxes and fees. To see final pricing, proceed to payment screen of quote.

Can I pay for someone else’s policy? Yes, however, the policy must be in the registered animal owner’s name.

I am a landlord, how do I protect myself from a claim that may arise from my tenant’s animal? You or your entity can be listed on your tenant’s policy as an additional insured, which would extend coverage to you if named in a lawsuit. We can provide this to your tenant for no charge. Also, we can offer you an excess animal liability policy on top of your tenant’s policy and / or even offer our true umbrella policy, for full protection.

Can you cover my dog, even if he has had several bites? Yes, we believe with the right partner and for the right premium, we can cover any situation.

What happens if I cancel my policy? Typically, policies are 100% minimum earned, meaning no refunds. However, we are open to hearing the reason for cancellation and consider other options.

Do you cover my service animal or emotional support animal? Yes, we are happy to offer insurance for both ESA and service animals.

Can you list animal control as an additional insured? Yes, we can list the animal control entity as an additional insured to an insured policy for no charge. We will need the entity name and address to do so.

How do I create an account online? Click “log in” from main screen. Click “click here” to register.

How do I get my policy number? From copy of policy.

How do I get a copy of my policy? Once your policy binds, and payment has processed, stay logged in and scroll down on screen. You will see a copy of application, quote, credit card receipt, i.d. card if applicable and policy. You can download, print, save or send any of those items. You will also be sent a copy of the policy within 24-48 working hours.

Do I need to do anything after I purchase the policy? Yes, please sign and return the policy receipt form.

Does this policy auto renew? No, the policy does not auto renew. The insured will be sent 3 reminder emails reminding them of policy expiration. The reminder email contains a link, click the link, start a new application and receive a quote within minutes.

Do I have to complete a new application every year? Yes, we like to make sure all information is kept up to date. Note: the application should only take a few minutes to complete and we are happy to assist with any questions.

What should I do if I receive an error? Please call us at 877-585-2853 or e-mail to info@XINSURANCE.com with all error code details.

I did not receive an instant quote why? Your application will need to be reviewed by an underwriter. You can expect a call or e-mail with 48 hours. If you need help before then, feel free to call or e-mail.



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