



# 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Yes, we can accept 25%, 30% or 40% of total due, balance will be split into 10 monthly payments that are automatically withdrawn from the same debit or credit card used to purchase policy.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](mailto: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.



phone **1.877.585.2853** / fax **1.877.452.6910**

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