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SPECIALTY

KENNELFORM / BROKER APPETITE GUIDE / 01

Know the operation. Know the fit.

A new liability program for the people who run professional dog boarding and daycare facilities.

Issued by Orchmere Specialty Insurance Company (A- Excellent) on surplus lines paper, underwritten by Alderquay.

$250k–$3m	100	1–3
Annual revenue	Maximum dogs per location	Locations per insured

CONSIDER	REFER BEFORE SUBMISSION	OUTSIDE APPETITE
Commercial-premises dog boarding, daycare or both	New locations operated by an eligible established business	Home boarding, pet sitting or mobile operations
At least two years operating history	Any animal fatality or escape claim in the past three years	Veterinary services, breeding, rescue or animal sales
Supervised play and documented intake procedures	Open claims or a lapse in liability coverage	Protection-dog training, transport services, pools or open-water activities
Bathing only, up to 10% of revenue, incidental to boarding/daycare	Unusual contractual insurance requirements	Standalone grooming, clipping, nail trimming or professional training

Six launch states

AZ • CO • NC • OH • UT • VA. All insured locations must be within the launch territory. No automatic extension to other states.

Open for submissions: 1 March 2027

New policies may take effect on or after 1 March 2027. Launch-panel wholesalers can submit from 1 March 2027. Other wholesalers can request access. Retail agents are introduced to a launch-panel wholesaler.

Eligibility indicators guide review; they do not constitute acceptance or a quotation.

Illustrative portfolio work by ALLTOVA. Alderquay, Kennelform, Orchmere and named personnel are fictional. No live insurance offering. Orchmere's rating is an illustrative assumption, not an actual AM Best rating.

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Two exposures. Two coverage sections.

01

Commercial general liability

Third-party bodily injury and property damage arising from covered operations.

$1m / $2m

Each occurrence / general aggregate

$1m products-completed operations aggregate.
$1,000 deductible per occurrence for bodily injury / property damage.

02

Animal bailee legal liability

Legal liability for accidental injury, death or loss of customers' dogs while in the insured's care, custody or control at scheduled premises.

$25k / $100k

Per dog / per event

$250,000 annual aggregate.
$1,000 deductible per event.

Make the distinction clear

A visitor injury and an injury to a boarded dog are different exposures. The animal bailee section responds on a legal-liability basis; it is not pet health insurance or automatic veterinary-bill reimbursement.

Important limitations

Communicable disease is excluded under both sections. Intentional injury and veterinary treatment are excluded. No animal transport coverage is provided.

Property, business income, workers' compensation, commercial auto, cyber and excess liability are not part of Kennelform. Arrange other required coverage separately.

Coverage descriptions are summaries. Actual coverage depends on the policy, endorsements, exclusions and the facts of a claim. Limits are not additive for the same loss.

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KENNELFORM / BROKER APPETITE GUIDE / 03

The care standards behind the submission.

01 / Intake and handling

Document vaccination checks, temperament screening, group separation and signed owner agreements.

02 / Supervision

Staff supervise all group play. Document maximum occupancy, staffing and overnight checks. Continuous overnight staff presence is required where dogs stay overnight.

03 / Premises and response

Double-gate access, secure fencing, monitored fire and temperature alarms, and a written evacuation plan.

04 / Incident management

Maintain incident logs, emergency veterinary arrangements and a documented owner-notification process.

Send a complete first look.

ACCOUNT INFORMATION	SUPPORTING EVIDENCE
ACORD 125 and 126 or equivalent; requested effective date and limits	Three years of currently valued liability loss runs; details and corrective action for incidents
Location schedule, years trading, revenue split, maximum dogs and overnight counts	Facility photographs, site plan, fencing/gate details and alarm arrangements
Operations, staffing and overnight supervision details	Intake agreement, vaccination policy, evacuation plan and incident procedures

Two broker routes, one underwriting review.

Wholesale brokers: launch-panel members use the secure submission route from 1 March; other firms request access.

Retail agents: request an introduction to a launch-panel wholesaler before sending account information.

Choose your broker route →

Surplus lines placement is subject to applicable state requirements. No quote, binder or coverage confirmation is created by an inquiry.

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