

INSURANCE COVERAGE FOR

Veterinary & Animal SERVICES



They put their
trust in you.
You can do the
same with us.

PennMillers

Preferred Agency Provider

affinity
AGENCY GROUP, LLC

Affinity Agency Group, LLC

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VETERINARY & ANIMAL SERVICES PROGRAM

Your business is so much more than more than just a job...you have dedicated your life to the care and welfare of the animals you love. Every day your clients trust you to provide the care they need. At Penn Millers we understand that, and you can trust us to help protect your investment of time, energy and money.

Our Veterinary & Animal Services Program can provide the coverage you need to protect the business you have worked so hard to build from loss. We want you to feel safe and secure so that you can concentrate on taking care of those who need you the most!

WHO is covered under this program?

Penn Millers Veterinary & Animal Services Program is designed specifically to provide a package of coverages that addresses the unique needs of:

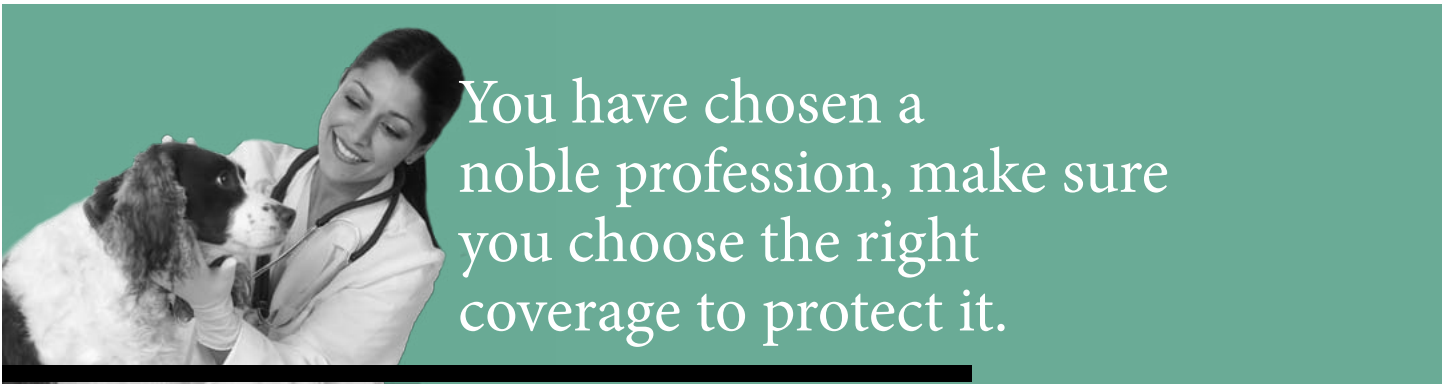
- Veterinarians
- Groomers
- Kennels
- Trainers and Obedience Schools
- Animal Hospitals
- Pet Motels/Boarders

WHAT is provided?

Did you know that typical business insurance plans don't cover the costs related to the injury or death of an animal or pet in your care? As a pet and animal service professional, you need an insurance plan that will fully protect your business as well as the pets and animals you care for. The Penn Millers Veterinary & Animal Services Program insurance policy program is unique because in addition to providing you comprehensive property and liability coverage, it also includes a number of important coverage extensions particular to the needs of veterinarians and animal service providers. Many of the limits can be increased to meet your individual needs.

Some highlights of the program include:

- *Animal Bailee Coverage* - coverage for the direct loss of animals left in your care.
- *Animal Disposal/Burial Expenses*
- *Animal Recovery Expenses & Reward Payments* - for the recovery lost or stolen animals.
- *Animal Relocation Expenses* - to protect them from imminent danger from fire and other causes of loss.
- *Veterinary Charges* - coverage for expenses you incur for veterinary treatment to animals you own or in your care, custody or control due to a covered loss.



You have chosen a noble profession, make sure you choose the right coverage to protect it.

LIABILITY COVERAGES AVAILABLE:

- *Animal Services Professional Liability*
Coverage is provided for liability arising out of the rendering or failure to render professional services as a provider of animal services such as boarding, grooming, and training.
- *Veterinary Professional Liability*
Coverage is provided for liability arising out of the rendering or failure to render professional services in connection with insured's practice as a veterinarian.
- *Regulatory Action Defense Payment*
Provides coverage for attorney fees, costs of court reporters, and the costs of expert witnesses incurred by an insured if the insured is required to appear before any State Board of Veterinary Medical Examiners (or equivalent body) because of a consumer complaint.

ADDITIONAL BUSINESS COVERAGES PROVIDED INCLUDE BUT ARE NOT LIMITED TO:

- *Pre-Paid Charges, Deposits or Fees* - that have been collected but not earned, and must be refunded to customers, due to a covered loss.
- *Spoilage Coverage* - for perishables lost in refrigeration units due to break down or power failure.
- *Outdoor Property Coverage* - provides damage protection of outdoor trees, shrubs, plants and lawns.
- *Money & Securities* - for funds that are stolen or destroyed while on or off your premises.
- *Accounts Receivable Coverage* - for money you are unable to collect because records are destroyed.
- *Valuable Papers and Records* - coverage to restore or replace these documents.
- *Water Backup and Sump Overflow* - coverage for damage caused by backed-up sewers or drains.
- *Utility Services* - coverage for direct damage due to disruption of a utility, such as electric, gas or water services.



WHY Penn Millers?

You've worked hard to make your business a success and you want to purchase the best insurance coverage possible from a company that knows and understands your business...a company like Penn Millers Insurance Company.

Penn Millers developed its Veterinary & Animal Services Program, a competitive, cost-effective package of enhanced and broadened coverages, exclusively for the unique needs of businesses like yours. Our program includes specialized coverages and is backed by superior customer support and prompt, caring claims service. And because Penn Millers' Veterinary & Animal Services Program is designed exclusively for pet and animal service professionals like yourself, you can feel confident that you're not paying for coverage not relevant to your business.

Penn Millers Insurance is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization.

Penn Millers currently writes competitive commercial and agribusiness products through quality, professional independent insurance agents and brokers in 33 states and continues to grow and expand its market share throughout the continental United States. Please



visit our website at www.pennmillers.com for additional information.

IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.