

Available Veterinarian Coverages

Accounts Receivable Coverage Pays the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollectible as a result of the destruction of accounts receivable records.

Back Up of Sewer or Drain Water Damage Coverage Protects your building and personal property from damage caused by water that backs up from a sewer or drain.

Bailee Coverage Protects the property customers put into your care for cleaning and storage.

Building Coverage Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.

Business Auto Coverage Protects your investment in your vehicle(s), damage to the property of others, injury to those involved in an accident, and the future of your business – in case you become the target of a lawsuit—your investment in your vehicle(s) and the future of your business – in case you become the target of a lawsuit.

Business Income Coverage – Business Interruption Coverage – Time Element Coverage Can reimburse you for your actual loss of income for up to 12 months due to a covered loss as well as necessary extra expenses needed to continue your operations while working to reopen your business.

Business Personal Property Coverage Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care.

Crime Coverage Protects your money from acts of crime, such as theft and fraud.

Electronic Data Processing Coverage Insures against loss or damage to electronic data processing equipment and media owned, leased or used by the insured.

Employee Dishonesty Coverage Protects the loss of money, securities and property from the fraudulent act of an employee.

Employment Practices Liability Coverage Provides coverage for you if any employee, former employee or applicant sues you for wrongful termination, discrimination or harassment.

Equipment Breakdown Coverage Protects against damage caused by power surges, mechanical breakdown, motor burnout, and boiler damage.

Equipment Floater Provides coverage for business personal property, including equipment, while it is in the course of transit and temporarily at premises the insured does not own.

Exterior Building Glass Coverage Provides coverage for damage to glass, including lettering or ornamentation that is part of the exterior of a covered building.

Extra Expense Coverage Can help with extra expenses so you can continue operating your business, including repairing or replacing property, lost information on valuable papers and records.

Fine Arts Coverage Provides coverage for pictures and other decorative items that serve a solely aesthetic purpose rather than a practical purpose.

Forgery and Alteration Coverage can protect checks, drafts, promissory notes from forgery or alteration.

General Liability Coverage Can cover medical expenses, attorney fees and damages when you're legally responsible.

Hired Auto Coverage Provides coverage for autos that are leased, hired or borrowed by your business.

Inland Marine Coverage Provides coverage for items such as tools and equipment that are mobile and may be taken off-site from your place of business.

Live Animals in Transit Coverage Provides protection for loss or damage to animals from events like collision/overturn or theft while the animal is being transported.

Loss to Client's Animals Legal Liability Coverage Covers sums a veterinarian becomes legally obligated to pay for damage to a customer's animal while it is in the vet's care, custody and control.

Medical Payments Coverage Can help cover the medical bills of people injured on your property or as result of your operations – and payment is issued immediately, regardless of fault.

Non-Owned Auto Coverage Provides coverage for your employee's auto while the employee is using their personal auto in your business.

Ordinance or Law Coverage Protects losses that result from the enforcement of ordinances or laws that do not permit restoring a building to the same condition as existed prior to damage.

Outdoor Sign Coverage Protects your sign up to its value against perils such as hail, vehicle collision, fallen trees, etc.

Outdoor Trees, Shrubs and Lawns Coverage Protects outdoor trees, shrubs, plants and lawns from damages caused by fire, lightning, explosion, aircraft or vehicles, riot or civil commotion, vandalism or theft.

Personal and Advertising Injury Coverage Insures against injury, including consequential bodily injury arising from oral or written publication of material that slanders or libels a person's or organization's goods, products or services, the use of another's advertising idea or infringing on another's copyright, trade dress or slogan in your advertisement.

Physical Damage to Autos Coverage Protects against loss or damage to autos that are a result of the use, maintenance or ownership of a vehicle.

Pollution Liability Coverage Protects from the liability that comes from pollution that is deemed to be caused by your shop.

Portable Tools (Inland Marine) Coverage Provides coverage for items such as tools and equipment that are mobile and may be taken off-site from your place of business.

Professional Liability Coverage Provides protection for defense costs, regardless of fault, and protection for judgments and court costs for any individual or business rendering an opinion, making recommendations, designing solutions or offering a service.

Property Coverage Protects your building and personal property from fire and many other causes of loss. Personal Property of Others Coverage is also included.

Robbery and safe burglary Coverage Provides protection against robbery of a safe or a messenger.

Sign Coverage Protects your sign up to its value against perils such as hail, vehicle collision, fallen trees, etc.

Spoilage Coverage Reimburses you for the lost perishables in your refrigeration units if they break down or the power goes out.

Umbrella Coverage Is an extra layer of coverage to protect above the limits set by your current liability Coverage.

Utility Services Coverage Can cover damage to your office and stock due to a disruption of a utility, like electric, gas or water services

Valuable Papers Coverage Protects your valuable papers and records in case they are damaged. It can also cover the cost of reproducing them.

Workers Compensation Coverage Can pay for an injured employee's medical treatment and replace part of lost wages if a job-related injury causes lost time from work.