



# Veterinary Insurance Program

We offer the coverages you need, all under one policy.



The goal of the USI Affinity Veterinary Insurance Program is to coordinate the best insurance products and risk management practices to make a truly customized program that meets the unique needs of veterinarians and animal services organizations.

## PROFESSIONAL LIABILITY

- Covers employed veterinarians, veterinary technicians, animal trainers, behaviorists, and groomers under one policy.
- Unique coverage for independent contractor veterinarians, interns and externs.
- Consent to Settle with No "hammer clause"—meaning no settlement without the veterinarian's written consent.

## WORKERS COMPENSATION INSURANCE

- Employers Liability included up to \$1,000,000/1,000,000/\$1,000,000 limits.
- Post-exposure rabies treatment: no testing of the suspected animal required.

## BUSINESS INTERRUPTION

- Income and Extra Expense coverage up to 24 consecutive months, unlike most plans with 12 months coverage—actual loss sustained.
- Extended Business income available up to 365 days after operations resume versus typical 30 days.

## BUILDING AND BUSINESS PERSONAL PROPERTY (CONTENTS) COVERAGE

- Building and Business Personal Property coverage provided on a replacement cost basis.
- In-transit Business Personal Property coverage provided on a replacement cost basis.
- Back-up of Sewers and Drains.
- Equipment Breakdown and Glass Coverage.

## EMPLOYMENT PRACTICES LIABILITY

- \$100,000 coverage limit.
- Low deductible.
- Covers employee related claims.

## BUSINESS AUTO INSURANCE

- Unlike most plans, special extensions of coverage are available for modified vehicles designed for mobile services which can include vehicle wraps, built-in kennels or shelving.

## RISK MANAGEMENT

- Our customized risk control services include monthly industry specific staff training materials and on-site loss control surveys, along with dedicated claims professionals who help you manage claims and their impact on your loss experience.

## ANIMAL BAILEE

- Coverage for the injury or loss of animals in your care, custody, and control, including while in transit.
- Multiple limit options starting at \$50,000. No per animal sublimit.
- Advertising and reward expense reimbursement for recovery of escaped animals.
- Preservation expense—the cost to move animals to safety.

## CONTACT US

Call us at 855-874-0260, email us at [Affinity\\_vets@usi.com](mailto:Affinity_vets@usi.com), or connect with us at [usiaffinity.com/vet](https://usiaffinity.com/vet).