



## **Pet Care Liability Insurance**

**INSURANCE DESIGNED FOR DOG WALKERS.**

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# 1

## INTRODUCTION

**AT PET CARE INSURANCE (PCI),** we understand that dog walkers have unique insurance and business needs that differ from the rest of the pet care industry. This is why PCI was created: to provide dog walking professionals with insurance tailored to their needs. And now, we want help you understand insurance better.

You might be thinking that you don't need insurance, but there are many incidents that could potentially leave you at fault for injuries, damages, and even the death of the pets you care for. The infographic below provides a look into the very real claims PCI clients have faced.

# TOP 5 MOST COMMON PET CARE INSURANCE CLAIMS

**1 ATE SOMETHING** 30%

A cat ate some string and had to be taken to the vet to remove the string and have other emergency care.

**2 HIT BY A CAR** 21%

A dog escaped from a dog walker and was hit and killed by a car.

**3 LOCKSMITH SERVICES** 21%

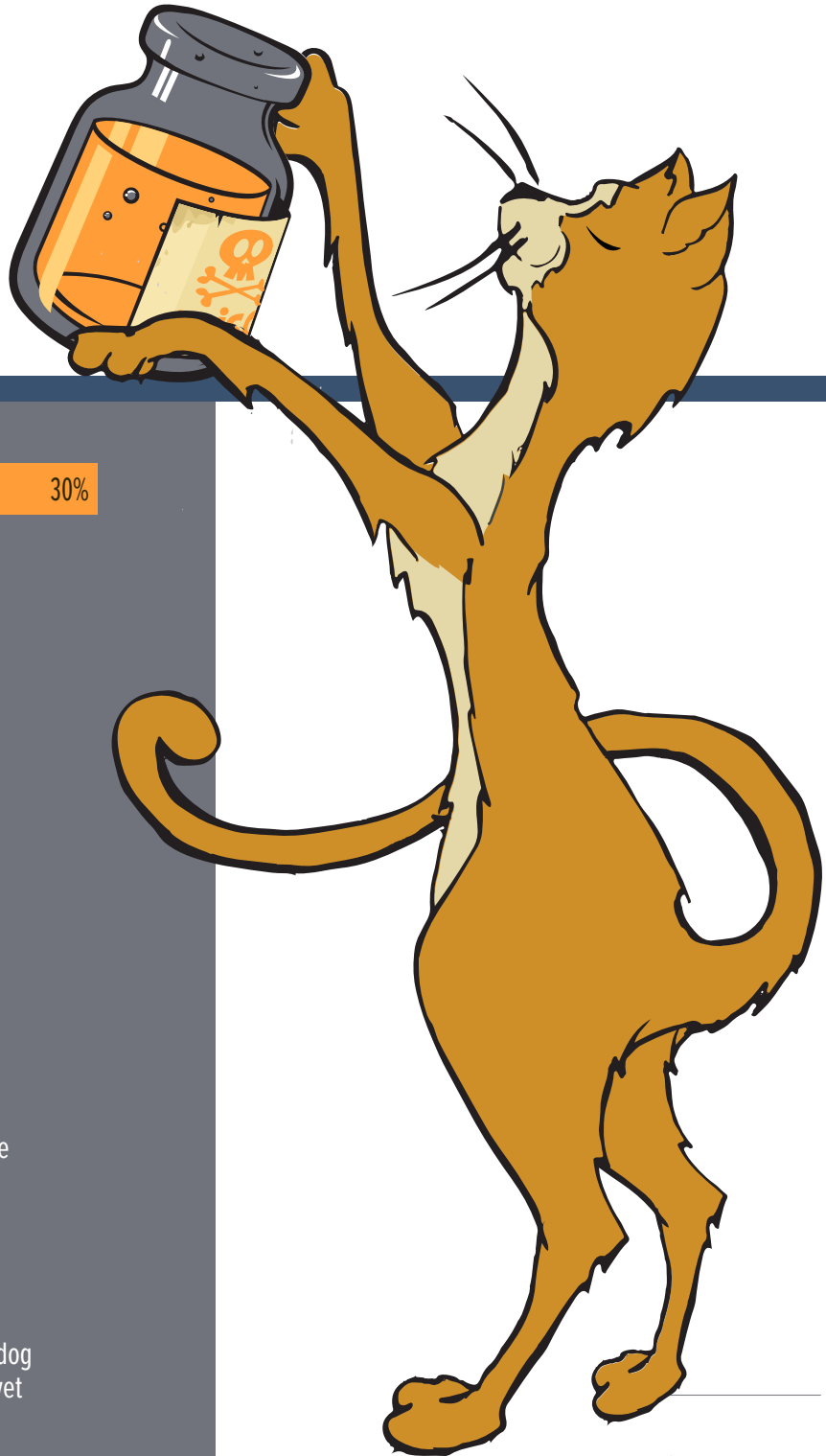
A pet care provider lost a client's keys and the home had to have all of the locks replaced.

**4 DEATH OF A PET** 14%

A dog was found dead at its home after the pet care provider left and the pet care provider was held responsible.

**5 INJURY ILLNESS** 14%

While in the care of a pet care provider, a dog began limping. The dog was taken to the vet and it was discovered to have a torn ACL.



## 2

## COVERAGE ELIGIBILITY & COST

**As a DOG WALKER,** you want insurance that meets your business's needs.

That's why Pet Care Insurance offers a policy that you can customize to your business.

The basic policy starts at only \$139 and provides 365 days of coverage; however, there are additional options that you may add for an additional premium.

To help you estimate your final cost, we will go over the most common professions and the insurance costs that are associated with them.

### DOG WALKER INSURANCE DETAILS

The basic insurance policy from PCI is designed for pet sitters. This policy will also provide you with coverage for basic grooming (i.e., bathing and brushing) and basic training (i.e., teaching sit, stay, and come), as long as it is in conjunction with dog walking or pet sitting.

If, as a dog walker, your grooming and training services exceed these definitions, you will need to add a pet training or grooming endorsement to your basic dog walker policy. Additionally, if your business operations include breeding or pet boarding, then you will be unable to purchase a policy from PCI. However, we do have a partner who may be able to meet your needs, so be sure to contact us for more information.

PCI does have some exclusions for pet sitters. These include, but are not limited to, operations such as landscaping and breeding. If you provide any of our excluded services, PCI would be unable to provide you with an insurance policy.

## 3

## GENERAL LIABILITY

**ONE REASON** many dog walkers purchase insurance is for protection against general liability claims. Most often, these claims involve third party bodily injury, property damage, personal and advertising injury, or environmental damage. Each of these coverages types will be defined in your policy.

Some of the limits for a PCI policy are outlined below.

### FOR GENERAL LIABILITY CLAIMS, PET CARE INSURANCE PROVIDES:

**\$1,000,000** coverage per occurrence

**\$2,000,000** aggregate coverage†

**For Products-Completed Operations PCI provides:**

**\$2,000,000** \$2,000,000 aggregate coverage†

**For Personal and Advertising Injury PCI provides:**

**\$1,000,000** aggregate coverage†

†Aggregate coverage is the most PCI would pay for that type of claim per year

**As the owner** of a dog walking business, you have probably heard about bonding and that it's a good idea for your business. But what does it actually mean?

If you're looking for a bond, it's most likely because you are looking for a way to protect your business against employee theft or dishonesty. However, bonding isn't the only way to get this protection. Another—potentially better—option for dog walkers might be PCI's dishonesty coverage. Take a look below at these two options to discover which one might be best for your business.

## BONDING

While bonds are the most frequently discussed option to protect your dog walking business in the event of a dishonest employee, they have several disadvantages. For example, they often **require a second transaction** in addition to your insurance purchase. Other disadvantages include:

- A credit check is often required
- The "conviction clause" (the bonding company won't pay unless there is a conviction)
- Being required to reimburse the bonding company after the claim is paid

## EMPLOYEE DISHONESTY COVERAGE

Employee dishonesty coverage is an effective alternative to bonding. In fact, the coverage is very similar to a bond, but they mainly differ in process and application. Advantages of Pet Care Insurance's dishonesty coverage are that it:

- Can be purchased in one transaction with PCI insurance
- Doesn't require reimbursement
- Doesn't require a credit check
- Provides you with \$10,000 per occurrence coverage and \$25,000 aggregate coverage

## 5

## ANIMAL BAILEE (CARE, CUSTODY, OR CONTROL)

**THIS IS ONE** of the primary exposures faced by dog walkers. PCI's base policy includes animal bailee coverage, which gives you coverage in the event that an animal in your care, custody, or control is injured or dies and you are held legally liable.

As a dog walker, if you were playing with or walking a pet and it broke its leg or sustained an injury, you might be held responsible. Having animal bailee would respond with the protection you need.

When you purchase insurance through PCI, animal bailee coverage is included in the basic policy; however, there are options to increase your limits for an additional cost. These limits include:

**\$2,500** per occurrence and **\$5,000** aggregate† (included in base policy)

**\$5,000** per occurrence and **\$10,000** aggregate† (+\$24 premium)

**\$10,000** per occurrence and **\$20,000** aggregate† (+\$50 premium)

**\$15,000** per occurrence and **\$30,000** aggregate† (+\$100 premium)

†Aggregate coverage is the most PCI would pay for that type of claim per year

## 6

## VETERINARY EXPENSE REIMBURSEMENT

**MUCH LIKE ANIMAL BAILEE**, veterinary expense reimbursement coverage responds when a pet is injured; however, it will function a little differently. Animal bailee requires that you be at fault for the pet's injuries. Veterinary expense reimbursement provides coverage regardless of who is at fault.

Take a look at this example: before you arrive to pick up a client's dog, she eats something that makes her sick. Later, during a walk in the park, her symptoms manifest and she starts vomiting and you take her to the vet where she is treated and her medical bills cost you \$700. You would pay the vet \$700, file your claim with PCI and the policy will reimburse you minus the applicable deductible.

Here's a quick look at the Pet Care Insurance limits for veterinary expense reimbursement:

**\$1,000** per occurrence and **\$2,500** aggregate†

**\$1,000** per occurrence and **\$5,000** aggregate (+\$48 premium)†

**\$250** deductible

†Aggregate coverage is the most PCI would pay for that type of claim per year

## 7

## COVERAGE FOR LOST KEYS

**MANY DOG WALKING PROFESSIONALS** have keys to their clients' homes. If you were to lose the keys to a client's home, you could be responsible for the cost to re-key or replace the home's locks.

Having a locksmith re-key or replace locks can cost thousands of dollars. When you purchase a dog walking insurance policy from Pet Care Insurance, you get coverage for lost keys in your base policy. The limits for lost keys include:

**\$2,000** per occurrence

**\$2,000** aggregate†

†Aggregate coverage is the most PCI would pay for that type of claim per year

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## LIMITS OF INSURANCE

**MANY DOG WALKERS ASK**, "what are the coverage limits?" While each section of this article has gone over the individual limits of insurance it's nice to see all of the Pet Care Insurance's limits in one chart.

General Liability Coverage	\$1,000,000 \$2,000,000	Each Occurrence Aggregate Limit
Products-Completed Operations Aggregate Limit	\$2,000,000	
Personal and Advertising Injury Limit	\$1,000,000	
Damage to Premises Rented to You Limit	\$100,000	Any One Premises
Medical Expense Limit	\$5,000	Any One Person
Animal Bailee – Animals in Your Care, Custody, or Control	\$2,500 \$5,000	Each Occurrence Aggregate Limit
Veterinary Expense Reimbursement (Regardless of Fault)	\$1,000 \$2,500 \$250	Each Occurrence Aggregate Limit Deductible
Lost Key Liability Coverage	\$2,000 \$2,000	Each Occurrence Aggregate Limit

**IF YOU HAVE A** Pet Care Insurance policy and need to file a claim, it is simple. Contact our customer service team either by phone or email. They will help you navigate the 5 step claim process, outlined below:

- 1** Call PCI's customer service number 844-520-6990
- 2** Fill out the form we send in an email and email it back to us
- 3** We send the form to the underwriting company
- 4** The underwriting company will assign an adjuster to work with you
- 5** The adjuster will work with you through the closure of the claim

## CONTACT

**IF YOU'RE READY TO BUY** a dog walking policy from Pet Care Insurance, our purchase process is done 100% online, [so click here](#).

To find more information about Pet Care Insurance, or to speak with a customer service representative, please use the phone number or email below.

**PET CARE INSURANCE**  
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