



Pet Care Liability Insurance

INSURANCE DESIGNED FOR PET SITTERS.

1

INTRODUCTION

2

COVERAGE ELIGIBILITY AND COST

3

GENERAL LIABILITY

4

EMPLOYEE DISHONESTY COVERAGE VS. BONDING

5

ANIMAL BAILEE (CARE, CUSTODY, OR CONTROL)

6

VET BILL REIMBURSEMENT

7

LOST KEY COVERAGE

8

COVERAGE LIMITS

9

CLAIMS AND CONTACT

1

INTRODUCTION

AT PET CARE INSURANCE (PCI), we understand that as a pet sitter you have unique insurance and business needs that differ from the rest of the pet care industry.

This is why PCI was created: to provide pet sitting 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 its home while in the care of a pet sitter and was hit and killed by a car.

3 LOCKSMITH SERVICES 21%

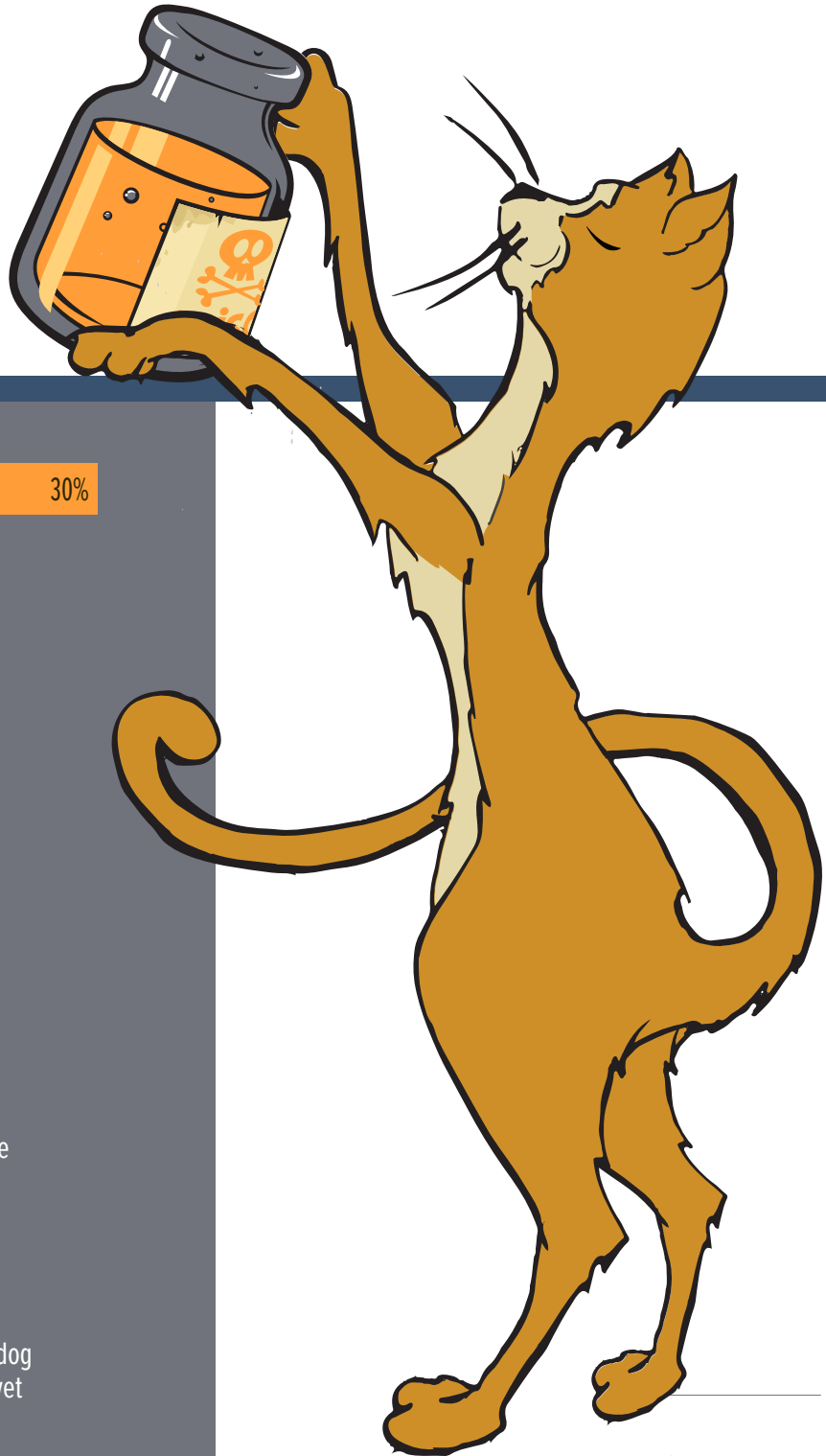
A pet care provider lost a client's keys and the home had to have all of the locks replaced.

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 PET SITTER, you want insurance that meets your business's needs. That's why Pet Care Insurance offers policy that you can customize to your business.

The basic policy starts at only \$229 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.

PET SITTER INSURANCE DETAILS

The basic insurance policy from PCI designed for pet sitters and starts at just \$229 for 365 days of coverage. 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 those services are provided in conjunction with pet sitting. Additionally, PCI does allow for overnight pet care for up to five animals at a time.

If, as a pet sitter, your grooming and training services exceed these definitions, you will need to add a pet training or grooming endorsement to your basic pet sitting 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 pet sitting professionals purchase insurance is for protection against general liability claims. Most often, these claims involve 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 pet sitting business, you have probably heard about bonding and that it's a good idea for your business. But what does it actually mean?

When businesses become bonded, they usually do it because they are looking for a way to protect their business against employee theft or dishonesty. However, bonding isn't the only way to get this protection. Another—potentially better—option for pet sitters 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 pet sitting 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 the pet sitters. Insurance that provides animal bailee coverage protects you in the event that an animal in your care, custody, or control is injured or dies and you are held legally liable.

For example, as a pet sitter, if you were playing with or walking a pet and it broke its leg or sustained an injury, you might be held responsible. Perhaps you're a groomer and a pet gets a cut or injury and requires medical treatment. Having animal bailee would offer you 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

VET BILL REIMBURSEMENT

WHILE ANIMAL BAILEE and vet bill reimbursement coverage both provide coverage for injured pets, there is a difference in how they function. With animal bailee you have to be found legally at fault for the pet's injuries. With vet bill reimbursement, you are covered regardless of fault.

Take a look at this example: before you arrive to pet sit a client's dog, she eats something that makes her sick. Later, during a walk in the park or while playing in the yard, 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 vet bill 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

LOST KEY COVERAGE

MANY PET CARE PROFESSIONALS have keys to their clients' homes, especially pet sitters and dog walkers. If you were to lose the keys to a client's home, you could be responsible for the cost to rekey or replace the home's locks.

The cost of rekeying or lock replacement can often be thousands of dollars. Pet Care Insurance provides coverage for lost keys in its base policy to help lessen the financial impact on your business. The limits for lost key include:

\$2,000 per occurrence

\$2,000 aggregate†

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

8

COVERAGE LIMITS

ONE OF THE MOST common questions pet care providers have is "what are the coverage limits?" While each section of this article has gone over the individual limits of insurance it's nice to see the all 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
Veterinarian 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 888-568-0548
- 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 pet sitting 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.

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Pleasant Grove, UT 84062

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