



# PETCARE

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## INSURANCE

### Pet Care Liability Insurance

INSURANCE DESIGNED FOR PET GROOMERS.

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# 1

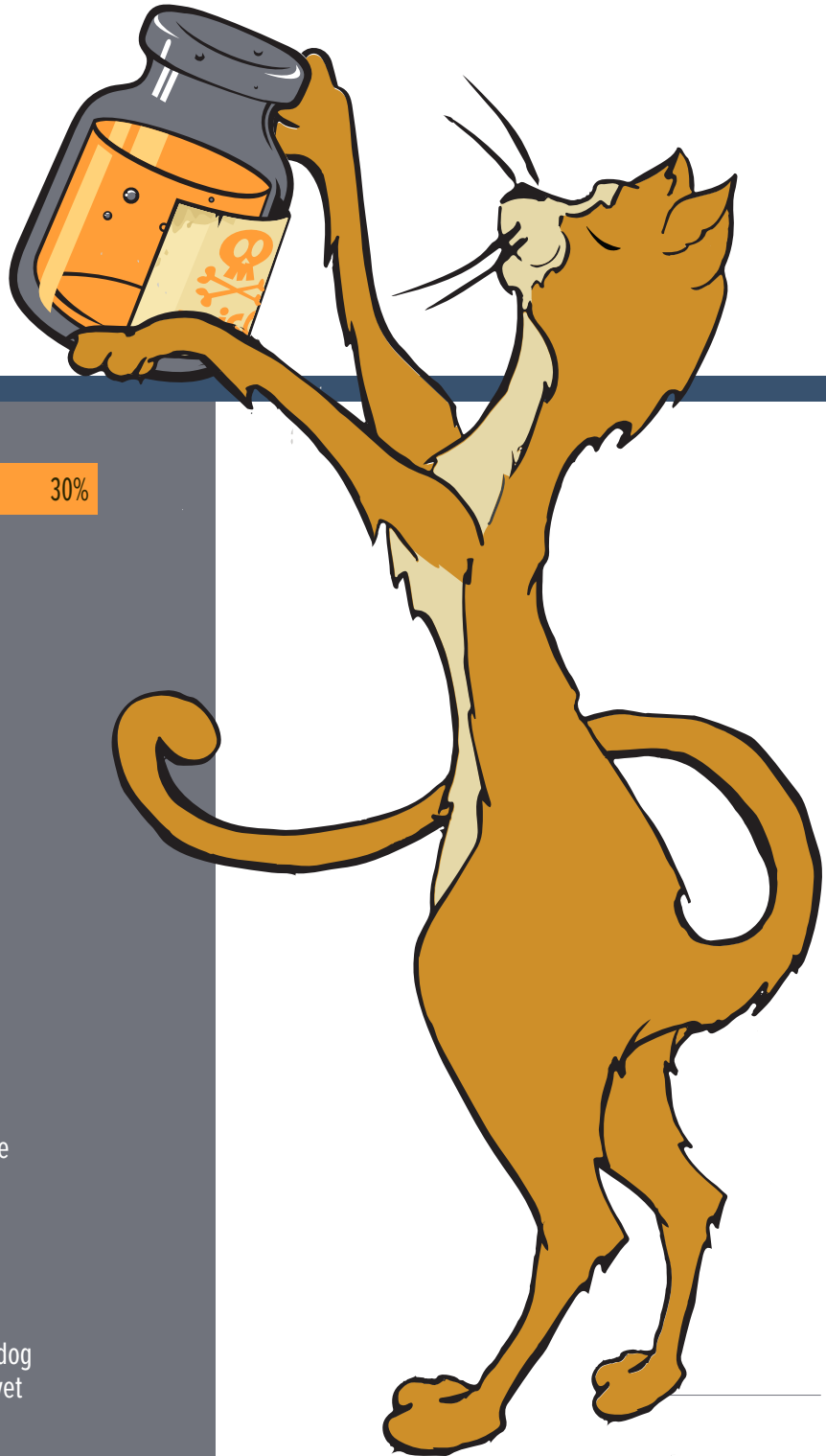
## INTRODUCTION

**AT PET CARE INSURANCE (PCI),** we understand pet groomers 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 grooming 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 GROOMER,** you understand how even the smallest detail can make the biggest difference. That's why when you buy an insurance policy from Pet Care insurance, you get coverage that is not only tailored to the pet care industry, but also to meet the specific needs of pet groomers.

PCI's groomer policy has a base premium of \$178 for 12 months of coverage. With that being said, there are options that you can select during the application process for an additional premium.

### PET GROOMER INSURANCE DETAILS

As previously mentioned, the basic pet groomer policy starts at \$168 for a full year of coverage. PCI's coverage for the grooming industry includes:

- **General Liability**
- **Professional Liability**
- **Animal Bailee**
- **Optional Employee Dishonesty Coverage (a coverage similar to bonding)**

PCI also understands that groomers may need to keep some pets overnight before the pet owner is able to pick them up. Included in the basic groomer policy is the ability to keep up to four animals overnight without the need for broader insurance coverage. However, if you needed to keep more animals overnight, you would not qualify for this policy.

PCI does have some exclusions for its pet groomer insurance policy, These include, but are not limited to, operations such as boarding more than 4 animals, landscaping, guard or attack dog training, and breeding pets. If you provide any of our excluded services, PCI would be unable to provide you with an insurance policy.

However, the good news is that PCI does have a trusted partner who may be able to provide you with insurance. for more information, [contact us](#).

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## PROFESSIONAL LIABILITY

**AS A PET GROOMER,** when you add PCI's grooming endorsement, it provides you with coverage that is known as professional liability coverage. This coverage protects you in the case of errors and omissions that relate to your grooming operations.

### **FOR PROFESSIONAL LIABILITY COVERAGE, PET CARE INSURANCE PROVIDES:**

\$1,000,000 coverage per occurrence

\$2,000,000 aggregate coverage<sup>†</sup>

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## GENERAL LIABILITY

**ONE REASON** many pet grooming professionals purchase insurance is to protect their grooming business in the event of a claim arising from your business operations. Most often, general liability claims involve bodily injury and property damage to a third party. For a detailed description of how general liability protects you and your business, refer to your policy or contact PCI; however, we have included some of the limits below.

### **FOR GENERAL LIABILITY COVERAGE, PET CARE INSURANCE PROVIDES:**

\$1,000,000 coverage per occurrence

\$2,000,000 aggregate coverage<sup>†</sup>

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

\$2,000,000 \$2,000,000 aggregate coverage<sup>†</sup>

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

\$1,000,000 aggregate coverage<sup>†</sup>

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

**IF YOU ARE THE OWNER** of a pet grooming business, you have probably heard that your business needs to be bonded. But how does that actually benefit you?

The primary interest you likely have about being bonded is because you need a way to protect your business against the possibility of dishonest actions by an employee—such as theft. However, a bond is only one way to protect your business. A potentially better option for your grooming business 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

Bonds are the most commonly discussed protection option for your grooming business in the event of a dishonest employee, but there are a few disadvantages. For example, they often require a second transaction in addition to your insurance purchase. Some other disadvantages may include:

- A credit check is often required
- The "conviction clause" (the bonding company won't pay unless there is a conviction)
- You may be 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 limit<sup>†</sup>

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

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

**THIS IS ONE** of the primary exposure risks that pet groomers may encounter. 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 groomer, if a pet were to get cut or fall off a table and sustain an injury like a broken leg, you might be held responsible. 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:

**\$5,000** per occurrence and **\$10,000** aggregate<sup>†</sup> (included in base policy)

**\$10,000** per occurrence and **\$20,000** aggregate<sup>†</sup> (+\$19 premium)

**\$15,000** per occurrence and **\$30,000** aggregate<sup>†</sup> (+29 premium)

# 7

## VETERINARY EXPENSE REIMBURSEMENT

**VETERINARY EXPENSE REIMBURSEMENT** is a coverage that protects you in the event that a pet is injured, sick, or requires medical attention. With veterinary expense reimbursement, you are covered regardless of fault.

Take a look at this example: before a client brings their dog to you to be groomed, she eats something that makes her sick. Later, while you are grooming her, 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 **\$5,000** aggregate<sup>†</sup>

**\$250** deductible

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

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## 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<sup>†</sup>

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

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## 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	\$5,000 \$10,000	Each Occurrence Aggregate Limit
Veterinarian Expense Reimbursement (Regardless of Fault)	\$1,000 \$5,000 \$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 claim form we send in an email and email it back to us
- 3** PCI sends the claim 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

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**IF YOU'RE READY TO BUY** a pet groomer 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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Pleasant Grove, UT 84062

Phone: **888.568.0548**

Email: **INFO@PETCAREINS.COM**

