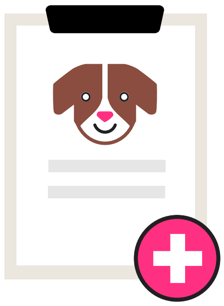

Give your vet practice insurance a check-up.

Fast Facts

Veterinary practices face unique risks every day, from caring for animals to managing client interactions, specialized equipment and sensitive records. The right insurance can help protect your business from unexpected setbacks like property damage, liability claims, employee injuries or operational interruptions — so you can focus on delivering quality care.

Spectrum® Business Owner's Policy (BOP)

A BOP can help protect your veterinary office in much the same way that a homeowners policy protects your home and personal possessions. Our BOP includes:

- **Business Property insurance** to help protect the property you own, lease or rent.
- **Business Liability coverage** to help protect your business in the event it is responsible for causing harm to a person and/or damage to property.
- **Business Income coverage** to help protect lost income if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

Optional coverages often purchased by vet offices like yours.

We offer additional coverage for risks that are unique to veterinarians. Many are available separately or in cost-effective packages, so you can design a program that works for you.

- **Professional Liability** helps protect you if you are sued for damages and expenses from errors and omissions, resulting from your services or failure to perform your services as intended.
- **Animal Bailee** helps protect your business when an animal in your care is accidentally injured or lost. It helps pay expenses, including veterinary bills, advertising and reward costs to help you search for and recover a lost or stolen pet, and can also provide coverage if you need to move animals to a temporary location.
- **Backup of Sewers and Drains** helps cover the cost of property damage caused by clogged drains.
- **Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.
- **Employment Practices Liability (EPL)** helps provide coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.
- **Stretch®** can combine optional coverages to customize your insurance program while offering good value for your insurance dollar.

The Hartford

And a few more reasons to work with us.

Workers' Compensation

One employee's absence affects your whole team. If an employee gets injured on the job, you can count on us to help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums. And don't forget our Broad Form Endorsement, which is added to all workers' comp policies, at no additional cost. It includes six additional coverage features that add value beyond the industry standard.

Payroll Billing

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments

Business Auto

Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

24/7 My Account Access

Get policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even AutoPay so you'll never miss a payment.
- Go paperless to receive documents and statements via email.
- Send us documents electronically with our easy upload feature.
- Get most Certificates of Insurance instantly.
- File a claim at your convenience.
- Track status and payments with real-time updates.

Contact your agent for coverage that works as hard for your business as you do.

The Hartford