

# Your insurance agent checklist



## VETERINARIAN

Your veterinarian practice is different from any other business out there, so you deserve an insurance plan that fits your unique needs. Take this checklist with you when you're talking to any insurance professional to make sure all of your concerns are addressed.

### Do you have the following coverages tailored for a veterinary practice?

- Veterinarians Professional Liability Coverage
- Equipment Breakdown Coverage
- Spoilage Coverage
- Valuable Papers Coverage
- Inland Marine Coverage
- Loss to Client's Animals/Legal Liability Coverage

### Do you offer all of these business insurance coverages?

- Business Property Coverage
- Business Liability Coverage—including medical payments
- Legal Defense Costs Coverage
- Business Auto Coverage—including hired and non-owned
- Business Umbrella Coverage
- Business Crime Coverage
- Workers Compensation Coverage
- Employment-Related Practices Coverage
- Pollution Coverage
- Accounts Receivable Coverage
- Property in Transit Coverage
- Computer Coverage

### I have concerns specific to my business (add them below). Can you cover them?

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### Additional questions to ask your agent.

What do you think is my biggest insurance need?

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Will you review my insurance needs regularly?

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Do you offer free, onsite loss control services for veterinarians?

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Do you offer other loss prevention tools and information I can use on my own?

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Is claims service available 24/7?

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What do I need to do if I have to submit a claim?

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Are your claims professionals specially trained to handle business insurance issues?

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As an insurance agent, are you a member of any business associations (i.e. *Small Business Administration, Chamber of Commerce*)?

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Are there any special discounts or features available to me as a business owner?

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What's your company's financial rating?

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Agent name \_\_\_\_\_

Work phone number \_\_\_\_\_

Cell phone number \_\_\_\_\_

Address \_\_\_\_\_

E-mail \_\_\_\_\_

