



# caring is our policy

Company Profile  
**2021**

**vetinsure**<sup>®</sup>





## our company

As an independent insurance agency, our dedication is serving the veterinary community exclusively. Client education and tailored risk mitigation strategies forge our core value, which protects our clients from financial hardships due to peril and litigation.

Our staff's expertise is complemented by years of training developed at the most respected Fortune 500 insurers, which brings about something quite extraordinary - partners with a veterinary focus and insider experience to help you obtain the very best results.

The veterinary industry is under-served and considered a commodity by large corporations, national veterinary associations, and even most insurance carriers. Veterinarians need expert level advice and counsel from professionals dedicated to delivering innovation.

Simply stated, we are that innovation.



## our why

In everything we do, we believe in challenging the status quo. We believe in caring about your business. We challenge the status quo by leveraging the best insurers to compete for you by offering lower rates, excellent coverage, and efficient claims handling that is easy to use and user friendly. We just happen to provide superior service and industry-leading risk management consulting.

1

fastest growing  
insurance agency for  
vet hospitals in the U.S.

30%

average annual savings

1.2M

average additional coverage  
obtained by switching

48

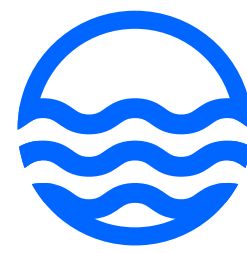
national capability

# products



## Business-Owner Policy (BOP)

Combines business property and liability insurance into one insurance policy and helps cover your business from claims resulting from things like fire, theft or other covered disasters.



## Flood Insurance

9 out of 10 natural disasters involve some form of flooding. Additionally, over 21% of all flood claims come from areas considered that are not flood zones. Get protected today!



## Builders Risk

When building a structure from the ground up, leasehold space build-out, or a major remodel to an existing structure, builders risk protects your tangible assets during construction



## Workers Compensation

Gives your employees benefits if they suffer a work-related injury or illness and helps with medical care, replacement of lost wages, disability benefits, and funeral expenses if they lose their life while working.



## Employment Practices Liability (EPL)

As society becomes more entitled, meritless lawsuits against business owners are increasing. Today, over 60% of all employment lawsuits are meritless, but still average \$150,000 to defend. It is critical to protect your finances and reputation.



## Data Breach Liability (CYBER)

Home Depot, Target, NVA and even our U.S. Federal Government have been hacked. Those entities had millions of dollars to spend on protection against cyber crimes. What protection do you have in place to protect your business?



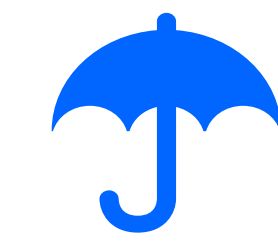
## Vet Professional Liability

For years, veterinarians have been offered limited alternatives for professional liability. But a lack of choice breeds innovation and competition. You no longer have to join a national association to obtain coverage. Flexible limits of coverage available!



## Commercial Auto

Whether you provide housecall services as an extension of your hospital or are 100% mobile, we can provide the right solutions for your vehicles.



## Umbrella

An umbrella policy can provide additional protection above coverages like general liability, auto, and employers liability.



## Bonds

Do you offer a retirement plan for your staff, such as a 401k? If yes, you will need an ERISA Bond to protect the plan against losses that result from fraud or dishonesty. Failure to carry an ERISA bond can lead to steep fines from the government.



## Long-Term Disability (LTD)

Disability income protection ("DI") provides protection for your future earned income against risk that a disability prevents you from working.



## Life Insurance

When values are clear, decisions are easy. The best way to protect the financial viability of loved ones, in the event we pass away unexpectedly, is with life insurance. Call us today to review your coverage!



# services



## Coverage Auditing

The time to discover the real value of your policy is not after a claim occurs. We provide a full coverage exam to help protect your business from financial hardship.



## Group Benchmark

If you are a member of a group like VMG or SGA, we can help you discover how your protection compares to other members of your group and to your industry. Our proprietary reporting provides a detailed analysis along with risk and cost reducing strategies.



## Continuing Education (CE)

As seen at WVC, FVMA and many other conferences, we offer up to 3 hours of RACE approved CE to help you business build effective risk strategies that prevent disasters. We include real life claim examples!



## Claim Consulting

Not all insurance claims are the same. Sometimes a situation may seem benign and unlikely to escalate into a lawsuit, but later erupt into a major legal problem. We assist you on how to deescalate situations so they do not grow into a bigger problem in the future.



## Loss Control

Identifying a problem before it happens is a great way to mitigate risk. Our carriers offer a full array of loss control services that analyze your business operations, controls, procedures, and manuals to help your business avoid costly problems.



## Business Services Integration

We have a highly vetted network of business service providers such as veterinary consulting, accounting, payroll, and legal services that can help your business gain long-term profitability and efficiency.



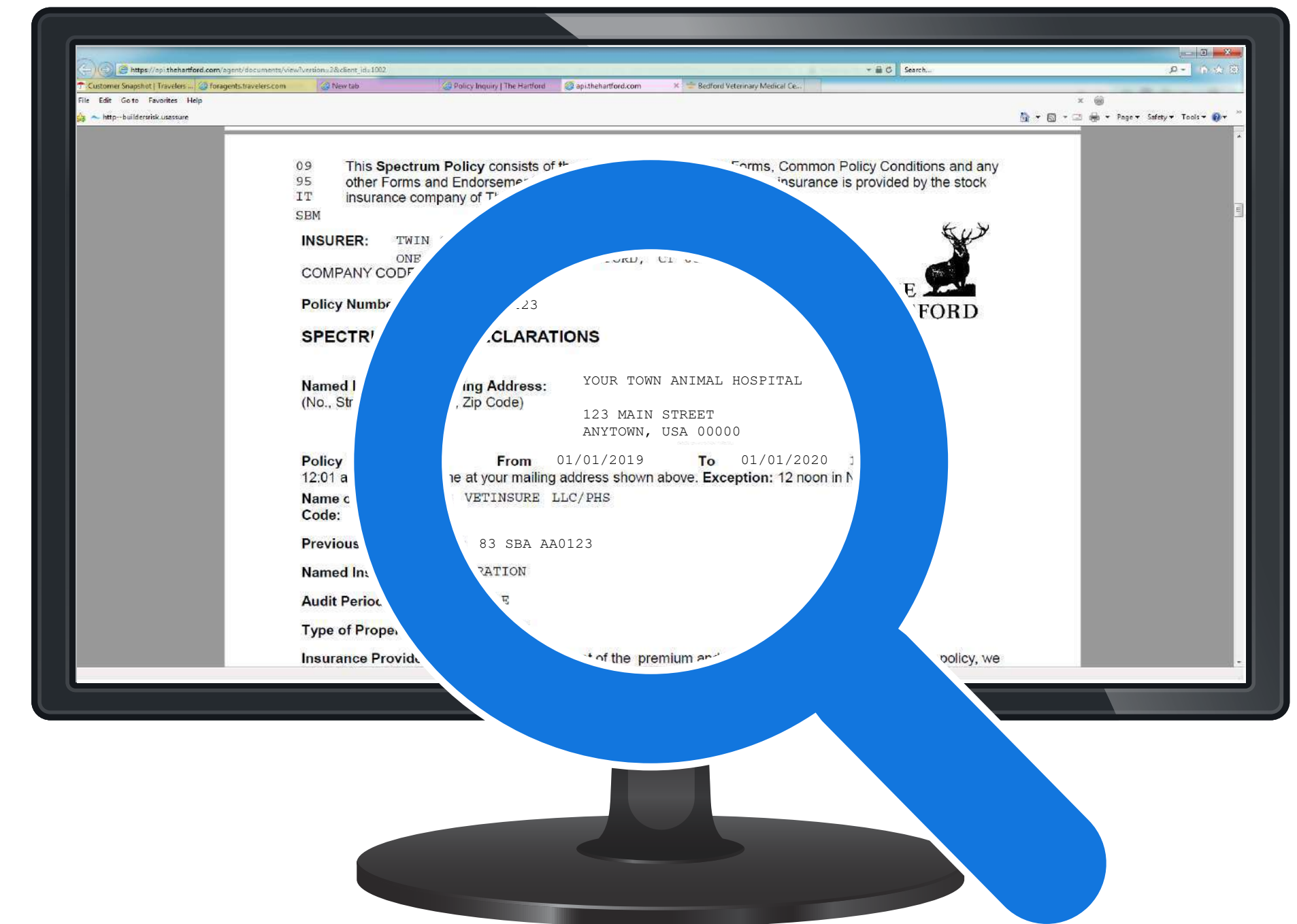
# schedule an exam

Risk is simply uncertainty arising from the possible occurrence of events that would result in a loss or injury. If you currently own or manage a veterinary hospital, you likely have insurance already in place. But regardless of whether you are a one doctor practice or a large corporate group, there is almost 100% certainty that your current policy has coverage gaps that could lead to a significant financial hardship if left untreated.

Assuming your current coverage will respond to anything that can happen is the first step to financial ruin. Denial can be a powerful coping mechanism, which is why it is hard to imagine the worst happening to you or your business. But are you covered? How could you know for sure? The greatest risk you face is believing bad things will never happen to you.

Insurance is simply a transfer of risk, which means it's intangible. After a loss, the policy changes and becomes tangible, whether it's replacing your building after a fire or a business vehicle after an auto accident. The time to assess your policy's adequacy is not after a loss, but rather before it occurs. So we challenge you to ask yourself a question: *Is your current insurance a good seatbelt or a cheap one?*

Schedule an exam today, and let us help you protect what matters most.



# the power of many

The world is an unpredictable place. From a global pandemic to social unrest, our world is changing and we must learn to adapt quicker than ever before.

With a growing corporate sector and increased competition, the daily pressure on the independent veterinarian is growing. It is critical for vets to assess their core competencies and leverage outside resources to maintain and nurture long-term financial viability and prevent costly mistakes.

Since 2012, we have worked with PSivet as well as their other vendors and strategic partners to create consultative synergy to help promote greater value and more efficient organic growth and profitability of your business. Many of our insurance carriers understand the value of PSivet and offer special discounts and preferential rates to Vetinsure clients that are active PSivet members.





# recommended by

From banks, distributors and consultants to the largest veterinary group purchasing organization (gpo) in the United States, Vetinsure is the preferred insurance agency of the veterinary industry.





**contact us today**  
for a personal risk consultation.



(800) 272-1249



[vetinsure.com](https://www.vetinsure.com)



[agencyservices@vetinsure.com](mailto:agencyservices@vetinsure.com)

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