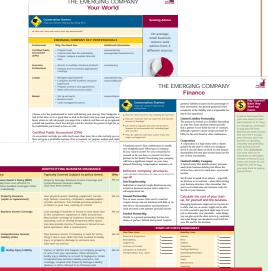


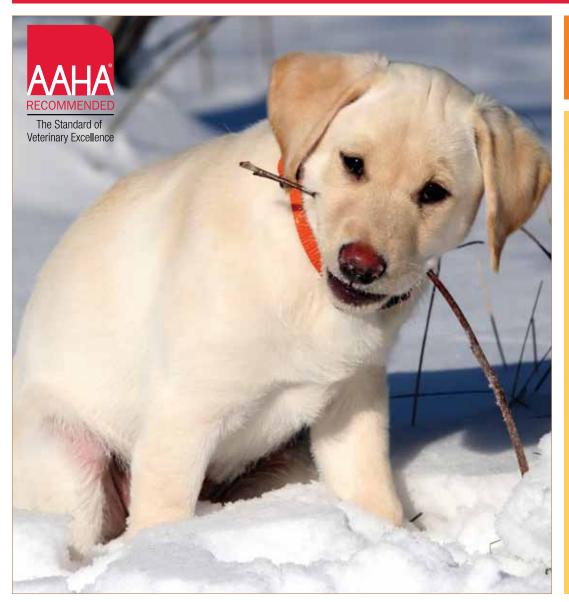
suggests conversation starters for your trusted advisors—at orneys, accountants, insurance agents, and f nancial professionals—who can provide specific guidance for your unique circumstances. Whether you have just opened your doors, are established and growing, or are thinking of selling your practice or passing it on to your heirs, this guide will help with practical examples, advice,

and solutions. Visit **www.aahainsurance.org** to download a PDF or to order a free printed copy that The Hartford will mail to you.

THE BUSINESS OWNER'S PLAYBOOK®



BUSINESS INSURANCE



news for you

PRODUCED BY HUB INTERNATIONAL MIDWEST LIMITED FOR THE AAHA BUSINESS INSURANCE PROGRAM

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Protect Your Property and Your Income

Operating a veterinary practice goes well beyond patient care. There's accountability to employees and their safety, a responsibility to clients and vendors who pass in and out of your doors, and the duty to maintain the f nancial viability of the practice. Would your business survive if you experienced a f re? If your building's air conditioning unit f coded your practice, could you bear the f nancial burden? You cannot avoid the risks inherent with doing business, however, you can take action to lower or eliminate these risks. A comprehensive insurance portfolio, underwrit en by a leading insurance carrier, can transfer the risks of doing business so you and your team can focus on the primary

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Protect Your Property and Your Income

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goal of your practice—providing high-quality veterinary medicine.

The AAHA Business Insurance Program of ers a comprehensive portfolio for all your business insurance needs—including a practice owner's package (also referred to as a business owner's policy or BOP). The buying power of veterinarians like you in our progam has helped leverage a product unique in the industry with veterinary-specific coverage and automatic endorsements at no additional cost.

Your main exposures that a practice owner's policy protects are your property and prof ts. This spans from a patient damaging equipment during an examination to a vendor alleging your practice is at fault for a slip and fall on your premises.

Physical Property

Whether you own or lease, it's essential to properly protect your building, equipment, vehicles, and most importantly, your prof ts. As part of a package policy (practice owner's package), the AAHA Business Insurance Program of ers a property policy that addresses the unique needs of veterinary practices. Most notable is coverage for property damage caused by animals, which is excluded on standard property policies. Another customized feature is protection for perishables and biologicals. If your stock spoils due to an unexpected change in temperature or contamination you may seek reimbursement.

The property policy provides coverage for damage to:

Building and outdoor signs

Contents (business personal property)

Accounts receivable

Computers, electronic data, and media

Personal property of others

Property in-transit or stored of premise

Valuable papers and records (on and of -premise)

Additional coverage highlights include protection against:

Business interruption

Of -premise power interruption

Employee dishonesty

Computer fraud

Equipment breakdown

Ordinance law

Sewer and drain backup

Practice Income—Business Interruption Coverage

Business interruption coverage comes into play when physical damage or equipment breakdown causes an interruption in your business operations. When properly documented, there is opportunity for reimbursement of lost income during the interruption of operations. Furthermore, coverage is available for extra expenses incurred to relocate

your business to a temporary site until your permanent location can be restored.

Expenses generally covered by business interruption insurance include:

- Cost of renting temporary facilities
- Lease payments for damaged premises and equipment
- Lost revenues as a direct result of business operations interruption
- Payroll expenses (including overtime)

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