



# AAHA Business Insurance Program



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Broker and Consultant:  
HUB International Midwest Limited, HUB International Midwest Insurance Agency (CA)

## Insurance solutions uniquely designed to protect all aspects of your veterinary practice

Operating a veterinary practice goes well beyond patient care. There's property and equipment maintenance, 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 financial viability of the practice. *Would your business survive if you experienced a flood or fire? If a former employee sued for wrongful termination, could you bear the financial 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, underwritten by leading insurance carriers, can transfer the risks of doing business so you and your team can focus on the primary goal of your practice—providing high-quality veterinary medicine.

The AAHA Business Insurance Program offers comprehensive coverage for all your business insurance needs. Join hundreds of practitioners already participating in our insurance program built exclusively for veterinarians. As the recommended broker for the AAHA Business Insurance Program, HUB International Midwest Limited uses the collective size of AAHA member practices as leverage in insurance markets. This gives HUB the ability to broker the best deal,

allowing you to enjoy competitive premiums, top-notch coverage, and exceptional service.

### Package

*(also referred to as a practice owner's package, a business owner's policy, or a BOP)*

- Physical property
- Business interruption
- General (business) liability
- Experienced and highly trained team of claim adjusters and a specialized team for handling catastrophic losses

#### UNIQUE PROGRAM FEATURE:

Our policy offers coverage for damage to property and contents caused by animals, which is typically excluded from a standard policy.

### Workers' Compensation

*(not available in monopolistic states: ND, OH, WA, and WY)*

- Covers employees who are injured while working, regardless of fault
- Medical payments, disability, survivor benefits, and rehabilitation expenses
- Return-to-work program—endeavor to get an injured employee healthy and back into the workplace as soon as possible

- Workers' compensation coverage for volunteers (where available by law)

#### UNIQUE PROGRAM FEATURE:

Program participants have the potential to receive a workers' compensation dividend (by law, dividends cannot be declared in advance). More than \$578,000 in dividends was returned to program participants in May 2011 for policies underwritten by The Hartford for the 2006 and 2007 plan years. This dividend is a result of better than expected claims experience and the group buying power of AAHA members.

### Employment Practices Liability

- Responds to allegations such as wrongful termination, discrimination, and sexual harassment
- Policy contains a duty to defend clause
- Toll-free human resources helpline
- Wage and hour coverage

### Flood Protection

Coverage for physical damage to property caused by flooding is excluded on all property policies and is only covered when a separate flood insurance policy is purchased.

*Coverage subject to policy terms and exclusions.*



Physical Property  
Clients and Vendors



Employees  
Safety and Loss Control

