



AAHA BUSINESS INSURANCE PROGRAM  
 P.O. BOX 1629 CHICAGO, IL 60690-9850  
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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 financial viability of the practice. *Would your business survive if you experienced a fire? If your building's air conditioning unit flooded your practice, 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 a leading insurance carrier, 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 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 program 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 profits. 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 profits. As part of a package policy (practice owner's package), the AAHA Business Insurance Program offers 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



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



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- Personal property of others
- Property in-transit or stored off-premise
- Valuable papers and records (on and off-premise)

**Additional coverage highlights include protection against:**

- Business interruption
- Off-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)
- The cost of transferring operations to another site and other outside services

*Business Interruption Coverage Extensions:*



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**Actual loss sustained for 12 months**—standard on all AAHA Business Insurance Program property policies to cover your loss of income for an entire year with no limit

**Dependent property**—if the flow of business at your practice significantly decreases due to the damage or destruction of a dependent business or supplier (i.e. a humane shelter or neighboring anchor store) you may file for reimbursement of lost income

**Extra expense extended to 90 days**—generally extra expenses are only covered for 30 days after the date of loss

## Clients and Vendors

A constant flow of clients and vendors coming in and out of your door is what keeps your business running, but it also exposes you to liability risks. As part of a package policy (practice owner’s package), the AAHA Business Insurance Program offers a general liability policy that protects you from these risks. The main function of a general liability policy is to respond to third-party allegations of bodily injury, property damage, or personal and advertising injury. This includes MedPay to cover the cost of treatment of a third-party’s bodily injury (regardless of fault) and the defense costs if a lawsuit is filed.

*Other aspects of coverage under the general liability policy include:*

**Products and Completed Operations**—bodily injury and property damage suffered by others caused by products you sell or by the work you perform for your clients.

**Premise and Completed Operations**—injuries and damages sustained by a third-party as a result of your practice’s operations.

**Tenant’s Liability**—when you are liable for damages to the property you rent.

It is important to note that your general liability policy has some key exclusions including:

- Expected or intended injury
- State board complaints
- Malpractice (covered under a different policy)
- Animal bailee
- Embryo and semen storage



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## Free Cost and Coverage Comparison

We welcome you to call us at 866-380-2242 to ensure that your exposures are properly covered at the best price possible. You may also request a quote at [www.ahainsurance.org](http://www.ahainsurance.org).



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