



AAHA BUSINESS INSURANCE PROGRAM
P.O. BOX 1629 CHICAGO, IL 60690-1629
PHONE: 866-380-AAHA (2242)
FAX: 866-381-AAHA
FAX-ON-DEMAND: 866-920-AAHA
AAHA@HUBINTERNATIONAL.COM
WWW.AAHAINSURANCE.ORG



Why Choose the AAHA Business Insurance Program?

1. A seasoned claim team oversees all business insurance claim activity. The team uses an integrated risk management approach that combines loss control, claim, and underwriting resources to help you avoid claims and control claims costs when injuries and losses do occur.
2. Group buying power and leverage generates better pricing and products for you, such as an exclusive rating structure and enhanced blanket coverage limit for property/liability.
3. FREE safety poster to promote working safely with cats and dogs.
4. You have the potential to receive a workers' compensation dividend (*by law, dividends cannot be declared in advance*).
5. You'll have access to loss trends in the veterinary industry. Did you know that 42% of all veterinary workers' compensation claims involved workers with 1-3 years of experience?
6. Our package program offers coverage for damage to your property and contents caused by animals, which is typically excluded from a standard policy.
7. Mobile practitioners have access to the mobile loss of income and extra expense endorsement. This responds when your vehicle is out of service due to a covered loss and reimburses you for income lost while the vehicle is being repaired or replaced.
8. The insurance company will **not** subrogate your clients on workers' compensation claims when a patient causes employee injuries.
9. You'll receive *Business Insurance*, our quarterly publication on business liability issues, coverage descriptions, and recent claim examples. You'll also have access to our article archive online or via our fax-on-demand service.
10. The AAHA Business Insurance Program offers a comprehensive portfolio including flood (with preferred rates), commercial auto, employment practices liability (with an optional punitive damage sublimit), builders risk, ERISA bonds, and umbrella.



To learn more or to request a coverage evaluation, call the AAHA Business Insurance Program at 866-380-2242.



Broker and Administrator: Hub International Midwest Limited, Hub International Midwest Insurance Agency (CA)

BUSINESS PROPERTY/ LIABILITY
FLOOD

UMBRELLA LIABILITY
WORKERS' COMPENSATION

EMPLOYMENT PRACTICES LIABILITY
COMMERCIAL AUTO

SPECIAL COVERAGE FOR MOBILE PRACTITIONERS
SAFETY AND LOSS CONTROL RESOURCES