

Veterinarian Insurance Package

Policy Highlights



Grinnell Mutual's Veterinarian Package offers strong protection for businesses that meet the following requirements:

- Veterinarian operations involve providing care by a licensed veterinarian for traditional pets and domestic farm animals
- The buildings must be no more than 25 years old, unless the building has been rehabilitated as to wiring, plumbing, heating, roof, etc., in the last 15 years
- Current ownership and management have been in business at least two years
- Gross annual receipts do not exceed \$8 million
- Total floor area does not exceed 60,000 square feet

Important Coverages

- Newly-acquired or Constructed Property — \$500,000 per building
- Personal Property at Newly Acquired Locations — \$250,000 per building
- Completed Additions — Replacement cost or Actual Cash Value (ACV)
- Permanently Installed Machinery & Equipment — Replacement cost or ACV
- Personal Property Used to Maintain or Service Building — Replacement cost or ACV
- Exterior Glass — Replacement cost or ACV
- All Outdoor Signs — Replacement cost
- Interior Glass — Replacement cost or ACV
- Outdoor Property — \$10,000/\$1,000 per tree, plant or shrub
- Personal Property Off Premises* — \$15,000
- Personal Effects — \$5,000
- Personal Property of Others in Insured's Care, Custody or Control — ACV
- Valuable Papers and Records* — \$10,000 on premises; \$5,000 off premises
- Money and Securities* — \$10,000 on premises; \$5,000 off premises
- Accounts Receivable* — \$10,000 on premises; \$5,000 off premises
- Forgery and Alteration* — \$2,500
- Business Income/Extra Expenses — Up to 12 months for actual losses
- Fire Department Service Charge — \$2,500
- Fire Extinguisher Recharge — \$5,000
- Water Back-up from Sewer, Drain, Pump — \$5,000
- Debris Removal — \$15,000
- Employee Dishonesty* — \$5,000
- Walks, Roadways or other Paved Surfaces — \$25,000
- Lock Replacement — \$1,000 (\$50 deductible applies)
- Spoilage Coverage* — \$5,000
- Ordinance and Law* — \$10,000
- Business Liability* — \$300,000
- Animals under Your Care or Control — \$10,000 per animal; \$50,000 annual aggregate
- Animal Preservation Expense — \$1,000
- Advertising or Reward for Lost Animals — \$1,000
- Disposal Expense — \$1,000
- Death or Destruction of Owned Animals — \$1,000
- Pollutant Clean Up and Removal — \$10,000
- Spoilage Loss (including Frozen Semen) — \$1,000

* Higher limits may be purchased for an additional charge. Other optional coverages are available.

These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.



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