Veterinarians Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Veterinary practices face malpractice claims on animals in their care plus employee bite injuries, and carriers look at species treated and boarding.

WHAT'S COVERED

Veterinary malpractice
Claims from treatment errors or animal deaths.

Animal bailee
Injury or death of animals boarded or in your custody.

Business property
Surgical, imaging and lab equipment.

Workers compensation
Bites, scratches and lifting injuries to staff.

Board defense
Legal costs to answer a veterinary board complaint.

Good to know
Equine and large-animal work is rated very differently from small-animal practice, so give the percentage split.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Animal mortality on high-value horses unless scheduled, and boarding losses may be limited per animal.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- License number for each veterinarian
- Species treated and revenue split
- Boarding and grooming details
- Equipment values

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/veterinarians/

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