CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PETBOARD-CHK Rev. 09-2026

PET BOARDING & DAYCARE — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for boarding kennels, dog daycares, and pet resorts. Priorities reflect typical exposure for this class; confirm against capacity, overnight staffing, and services.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Animal Bailee (Care, Custody & Control)**	Covers injury, illness, death, or loss of customers' pets in your care — GL excludes them. Check the per-animal sublimit.	CORE
☐	**Commercial General Liability**	Covers customer injuries, including bites during drop-off and pickup.	CORE
☐	**Commercial Property & Business Income**	Covers the building and equipment, plus lost income after a fire or closure for disease.	CORE
☐	**Workers' Compensation**	Required in most states; bites, lifting, and slips on wet floors are common.	CORE
☐	**Professional Liability**	Covers claims over training, behavior advice, or failure to follow care instructions.	SITUATIONAL
☐	**Commercial / Hired Auto**	Covers pet taxi and transport of animals.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits for a catastrophic event, such as a fire with many animals.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is an overnight fire with no one on site. Kennel fires have killed every animal in the building — 18 dogs in Minnesota and about 30 each in Illinois and Michigan — often with alarms sounding and no one to hear them. A single fire can exhaust an animal bailee limit many times over, and per-animal sublimits are often far below what owners will claim. Confirm the bailee limit fits a full facility, and consider overnight staff, monitored detection, and sprinklers.

IMPORTANT — PLEASE READ