CORY WASHINGTON & CO.

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VETERINARY BUSINESS — 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 veterinary practices. Priorities reflect typical exposure; confirm against boarding, grooming, and large-animal work.

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
☐	**Veterinary Professional Liability**	Covers treatment and anesthesia claims.	CORE
☐	**Animal Bailee**	Covers animals in the practice's care for boarding or grooming — often excluded.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial General Liability**	Covers premises injuries to customers and visitors.	CORE
☐	**Crime / Burglary**	Covers theft of controlled drugs.	PREVALENT
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is animal bailee coverage. Professional liability covers treatment, but animals lost, injured, or escaped while boarded or groomed are a different exposure many policies exclude — and staff bites drive workers' comp. Practices should add bailee coverage, log boarding checks, keep kennels escape-proof, and double-lock controlled drugs.