

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.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.