How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY (MALPRACTICE)

- ☐ **Veterinary professional liability** for care-related claims.
- ☐ Veterinarians and technicians covered.

B ANIMAL BAILEE (ANIMALS IN YOUR CARE)

- ☐ **Animal bailee** coverage for animals in my care, custody, and control (GL excludes this).
- ☐ Covers injury, death, or escape of animals boarding, in surgery, or recovering.

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises (bites, slips).
- ☐ **Property** and specialized equipment at replacement cost.

D PEOPLE & AUTO

- ☐ **Workers comp** (animal handling is high-injury).
- ☐ **Commercial auto** for mobile / ambulatory practice.

E DATA, LIMITS & REVIEW

- ☐ **Cyber** for client data.
- ☐ **Umbrella**; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have professional liability covering my vets and technicians?”
- “Do I have animal bailee for pets in my care — which GL excludes?”
- “Does boarding, grooming, or daycare create custody exposure I've covered?”
- “Is my specialized equipment at replacement cost?”
- “Are my workers comp classes right for animal handling?”

G 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. 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.