



Kimbrell Insurance Group

A Subsidiary of First Financial Holdings, Inc.

www.kimbrellcompany.com

1300 INDIAN WELLS COURT • MURRELLS INLET, SC 29576 • (800)849-3271 • (800)354-3573 FAX

Veterinarian Offices, Clinics and Hospitals

Eligible States: North Carolina, South Carolina and Virginia

Eligible Classes Include

Dog/Pet Training (No attack, guard or law enforcement), Pet Grooming, Veterinarian, Veterinary Hospitals, Aquarium Supplies and Tropical Fish, Kennels, Pet Food Manufacturing (Canned or Dry), Pet Food Wholesale, Pet Store, Pet Supplies, Saddler Stores and Taxidermists

Coverages Available

Veterinarian Professional Liability - Coverage for the professional services of veterinarians in the event of a lawsuit

Animal Bailee Coverage - Coverage for the loss or injury of customers' domestic animals while in a veterinarian's care, custody or control

Business Income for Interruption of Practice - For practices forced to close for just a few days, this coverage allows a daily business income limit of up to \$5,000 per day for 15 days without a reduction for rescheduled patients

Equipment Breakdown - Covered causes of loss extend beyond a typical property coverage form, to include loss or damage as a result of electrical spikes, surges or arcing

Reimbursement of Legal Expenses Coverage for Disposal of Medical Waste - Practices accused of a medical waste violation can be reimbursed up to \$50,000 towards defense costs for the lawsuit

Reimbursement of Legal Expenses Coverage for Court or Review Boards - Veterinarians who are subject to disciplinary action can be reimbursed up to \$5,000 towards their expenses, including attorneys and expert witnesses

Accounts Receivable - Covers reconstruction and reimbursement of uncollectible money from your customers due to a covered cause of loss

Business Income - Automatically includes 12 Months Actual Loss Sustained. Extended coverage available allows a restoration period of 90 days after you resume operation again to regain customers to the level prior to loss

Employee Dishonesty - Reimbursement if an employee steals from your business. Up to \$25,000 is included with higher limits available

Employee Practices Liability/Fiduciary Liability - Coverage for employment-related sexual harassment, wrongful termination and discrimination

Lost Key Consequential Loss - Provides up to \$500 per premises for replacement of locks and keys in the event a key is accidentally lost

Unauthorized Business Card Use - Provides up to \$5,000 reimbursement in the event your business' credit or debit cards are fraudulently used

Valuable Papers and Records - Covers cost to replace or restore lost information, valuable papers or records such as patient files

Workers' Compensation and Automobile Coverages are available on a monoline basis

Call one of our experienced underwriters for a phone quote today!

(800) 849-3271

Submissions can be emailed to pc@kimbrellcompany.com

or faxed to (800) 354-3573