Insurance Buying Checklist

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Questions to ask the agent

	Area	Question	Notes
☐	Animal bailee	Is animal bailee (care, custody or control) included or an endorsement? What are the per-animal, per-occurrence and annual limits, and the deductible?	
☐	Animal bailee	Does it cover dogs during supervised group play and off-leash play, not only dogs in runs?	
☐	Animal bailee	Does it cover illness and communicable disease (kennel cough, parvovirus, canine influenza)? Some kennel programs exclude animal illness or disease.	
☐	Animal bailee	Does it cover escape, loss, theft, death from stress or natural causes, and pets in transit?	
☐	Animal bailee	Is there a waiting period before bailee coverage starts? (PCI: 7 days from purchase.)	
☐	Animal bailee	Is there veterinary expense reimbursement regardless of fault, and at what limit?	
☐	Liability	Are bites or injuries caused by animals to people covered at the full limit, or is there an animal-bite sublimit?	
☐	Liability	Are there breed, weight or bite-history exclusions?	
☐	Liability	Does the policy list every service you sell: boarding, daycare, grooming, training, board-and-train, transport, swimming, retail and treats?	
☐	Liability	Are employees, volunteers and independent contractors covered?	
☐	Liability	Is it occurrence or claims-made? Is the carrier admitted in Arkansas or surplus lines, and what is its AM Best rating?	
☐	Professional	Are grooming injuries (clipper cuts, dryer burns) and training methods covered, and under which part of the policy?	

☐	Property	Replacement cost or actual cash value? Is equipment breakdown (HVAC) included? How long does business income coverage last?
☐	Property	Are flood, utility service interruption and off-premises equipment covered?
☐	Workers' comp	Are the class codes right for kennel and grooming work (for example 8831)? Is the owner included or excluded?
☐	Auto	Are pets in vehicles covered under bailee, and is there hired and non-owned auto coverage for employees' cars?
☐	EPLI	Does EPLI include third-party claims (by clients) and any wage-and-hour defense?
☐	Cyber	Does cyber cover card data breaches, ransomware and social-engineering or funds-transfer fraud?
☐	Umbrella	Does the umbrella sit over general liability, auto and employer's liability, and does it exclude animal-related claims?
☐	Admin	What documents do you need from me (service agreement, vaccine policy, incident logs)? Can you add my landlord as additional insured and issue certificates the same day?

Exclusions and limits to watch

	Watch for	Why it matters
☐	**Care, custody or control exclusion**	Standard general liability excludes damage to property in your care; client pets count. Fix: animal bailee coverage.
☐	**Animal-caused bodily injury exclusion or sublimit**	Bites to people may be excluded or capped well below your GL limit (example: $50,000 per claim / $100,000 aggregate).
☐	**Breed or bite-history exclusions**	Some policies exclude listed breeds or dogs with a bite history.
☐	**Communicable disease exclusion**	May void bailee claims when illness spreads through the facility.
☐	**Per-animal sublimits**	A $1,000-per-animal cap is too low for many dogs. Ask for per-animal limits that reflect your clients' dogs.
☐	**Activity or service exclusions**	Services not listed (transport, swimming, training, board-and-train) may be excluded.

☐	**Professional services exclusion**	Grooming or training errors may fall outside GL unless professional liability is added.
☐	**Independent contractor exclusion**	Contractors may be excluded unless named or covered by endorsement.
☐	**Auto exclusion**	GL excludes vehicle accidents; you need commercial auto or HNOA.
☐	**Abuse or assault-and-battery exclusions**	Read how the policy treats allegations of animal abuse or staff misconduct.
☐	**Waiting periods**	New bailee coverage may not respond for the first days of the policy.

Right-size by business stage

Stage	Core policies	Starting limits to discuss
Solo or home-based (sitter, walker, in-home or mobile groomer, trainer)	Pet-business general liability with animal bailee and vet reimbursement; HNOA or business-use auto; bond if you enter homes; equipment coverage for mobile tools	Bailee at least $10K per occurrence; GL $1M/$2M
Small facility (leased space, 1-2 staff, under about 20 dogs)	BOP (GL + property + business income) or GL + property; animal bailee; vet reimbursement; professional liability for grooming or training; cyber	Bailee sized to your most valuable dogs and several incidents a year; business income 6-12 months
Growing facility (3-15 staff, about 20-60 dogs)	Everything above plus workers' comp (required), EPLI, HNOA or commercial auto, umbrella; communicable-disease cover for bailee	Bailee aggregate sized to capacity; one consultant suggests at least $25,000 per occurrence for facilities; umbrella $1M-$2M
Multi-service resort or owned property (15+ staff, 60+ dogs)	Everything above plus building at replacement cost, equipment breakdown, crime, larger umbrella, lender and landlord requirements	Bailee $100,000+ aggregate (consultant guidance); business income 12-18 months; umbrella $2M-$5M

Quote comparison

Coverage	Quote A $/yr · limit	Quote B $/yr · limit	Quote C $/yr · limit
Animal bailee (care, custody or control)			
Veterinary expense reimbursement			
General liability			
Professional liability (groomers and trainers)			

Commercial property and business interruption (or a BOP)	
Workers' compensation	
Commercial auto, or hired and non-owned auto (HNOA)	
Employment practices liability (EPLI)	
Cyber liability	
Commercial umbrella	
Bonding / employee dishonesty	
Equipment / inland marine	
Total	

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