



▶ *Hanover Small Commercial*

## We care for your peace of mind

Your practice faces unique business risks. Your business insurance coverage should be unique, too. The Hanover's Business Owner's Policy (BOP) for Pet Services offers protection against exposures typically encountered by practices like yours. What's more, it offers unique coverages and increased limits through a specialized broadening endorsement. The Hanover's Business Owner's Policy program and Pet Services Broadening Endorsement will help give you peace of mind to focus on providing exceptional service to your clients—without interruption, without compromise.

### Value and Convenience

The Hanover's program, designed to protect the assets of Pet Services providers, offers a range of coverage options to help meet your business needs. Our automated program makes it fast and easy for your local agent to evaluate your business and propose coverage options for your consideration.

Coverages offered by The Hanover's Business Owner's Policy include, but are not limited to:

- Building Protection for owned structures including office, garage, production and storage, plus building glass and attached signs
- Forgery and Alteration coverage up to \$25,000
- Employee Dishonesty, including ERISA coverage, up to \$10,000 with the option to increase to \$100,000
- Accounts Receivable, up to \$25,000 on premises with an option to increase up to \$250,000
- Personal Property of your business

- Business Income Loss and Extra Expense incurred during property repair or replacement for twelve months with options to decrease to three, six, or nine months
- Liability coverage for bodily injury, advertising injury, property damage occurring on your premises or as a result of your business practices

In addition to the above coverages, The Hanover's BOP program for Pet Services includes our unique Veterinarians, Kennel & Groomers Extra Coverage. This endorsement broadens your protection to address industry specific risks.

- Animal Floater coverage, up to \$2,500 per animal and \$25,000 per occurrence
- Broad Form Water Damage
- Interior Building Damage by Animals
- Personal Property in Transit, up to \$10,000
- Uncollectible Charges \$250 per occurrence, \$2,500 aggregate

## Expand Your Protection

The Hanover's Pet Services Broadening Endorsement provides many important coverages commonly needed by Pet Services businesses that are not typically included in a standard Business Owner's Policy, at a fraction of what it would cost to purchase them separately. The table below lists just a few of the important features of our expanded broadening endorsement.

COVERAGE	PET SERVICES BROADENING ENDORSEMENT
Disposal of Animals	\$1,000 each animal \$5,000 per occurrence
Personal Property in Transit	\$50,000
Preservation of Property— Animal Extension	\$5,000
Valuable Papers and Records— Veterinary Records Extension	\$5,000
Veterinarian's Tools	\$10,000
Transit Business Income & Extra Expense	\$100,000

## Additional Protection That Offers Peace of Mind

We offer a comprehensive suite of insurance products to protect your business from risks along with many other endorsement options:

- Pet Services Professional Liability Endorsement
- Commercial Automobile
- Commercial Umbrella
- Workers' Compensation

## Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.



## Get more detailed information.

Nobody values the care provided by Pet Services more than your Hanover Agent and The Hanover team. You provide the care—we provide expert, comprehensive, customized protection.

Call today for more information.



The  
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This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

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