



Comprehensive coverage for veterinary practices.

Lawsuits against your veterinary practice can cripple your finances and reputation. Add in looming cybersecurity threats, employment-related issues, fire or water hazards, and weather-related events and it all makes peace of mind hard to find.

Introducing PM Vet Protect – a new breed of coverage.



Your Coverage Options

PROFESSIONAL LIABILITY policy is tailored to protect the investment you've made in your career. We understand the risks and will provide a strong defense when you need it most.

- ▶ Tailored protection for your reputation and your business.
- ▶ Support from licensed experts who understand veterinary professionals' needs.
- ▶ Reimbursement for legal fees incurred in a disciplinary proceeding or official investigation from a licensing board.
- ▶ Optional coverage for damages resulting from a wrongful act related to sexual misconduct and physical abuse.
- ▶ Optional Animal Bailee and Extension with embryo and semen storage – with an optional endorsement also providing coverage for the damage to, loss of use of, or destruction of animal embryos, cells, cell components, tissues, animal parts, or semen while in storage or transit.

COMMERCIAL/BUSINESSOWNERS POLICY provides protection for the business you've worked hard to build.

- ▶ Commercial Property
- ▶ General Liability
- ▶ Cyber Liability
- ▶ Employee Benefit Liability (EBLI)
- ▶ Employment-Related Practices Liability (EPLI)
- ▶ Sexual Misconduct and Physical Abuse (SAM/SML)

Count on Comprehensive and Consistent Care



Access to a
licensed veterinary
professional



8-hour or less response
time for new claims



One carrier and one
point of contact



Risk management programs,
including intel reports, free
on-demand safety videos, and
one-on-one consultations



Introducing a new breed of coverage.

▶ Choose the Coverage That Fits Your Business

PROTECTION PLUS is smart, bundled coverage for everyday business risks. Includes:

- ▶ Water backup and overflow
- ▶ Valuable papers and records
- ▶ Spoilage and temperature change of perishable stock
- ▶ Permanent outdoor structures
- ▶ Money and securities
- ▶ Employee dishonesty
- ▶ And more!

PROTECTION ELITE expands protection with higher limits and broader coverage. Includes everything in Plus, with enhanced limits and additional protections. Select one package – Plus or Elite. All listed coverages are included. No customization needed.

VETERINARY VIEW ENDORSEMENT is specialized protection tailored to veterinary professionals. Includes increased limits for:

- ▶ Animal damage to property
- ▶ Animals in care, custody, and control
- ▶ Animal recovery expense
- ▶ Kennel cough coverage – loss of income
- ▶ Mobile veterinarians – loss of income
- ▶ Medical waste and radioactive contamination cleanup
- ▶ And more!

OPTIONAL COVERAGE

- ▶ Workers Compensation
- ▶ Commercial Auto
- ▶ Commercial Umbrella

▶ One decision. Complete protection. Simplified.

Ask your agent which option is right for you.

Our Strengths



A- EXCELLENT
Credit Rating
by AM Best*



24/7
claims service



115+ YEARS
of experience



**INDUSTRY
PROFESSIONALS**
on staff



Offered in all
50 STATES

CALL ▶ 800.247.5930

VISIT ▶ pmuw.com/veterinary

FIND AN AGENT ▶



*AM Best Financial Strength rating effective December 2025. For the latest Best's Credit Rating, access ambest.com.

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