



## We're always in your corner.

**You dedicate yourself to the well-being of animals, but is your insurance dedicated to you? See how PM Vet Protect is different.**

When it comes to protecting your business, reputation, and livelihood, you want to know your insurance will cover you when you need it. PM Vet Protect is different than other insurance companies. We specialize in professional liability and business insurance tailored specifically for veterinarians and practice owners. We deliver comprehensive coverage that targets common risks to vet professionals, like our license defense coverage, included at no extra premium.

### Why Choose PM Vet Protect?

- ▶ **EASIER CLAIMS PROCESS:** Comprehensive coverage means you have one contact to make, regardless of the claim type.
- ▶ **DESIGNED FOR YOUR SPECIFIC NEEDS:** Specialized, customizable products are available for small and large animal veterinarians and veterinary practices, including coverage for animal bailee and license protection through strong and experienced defense of state board investigations.
- ▶ **BROAD COVERAGE:** Our liability insurance covers veterinarian business owners with operations that include primary care, emergency and critical care, animal welfare, animal behavior, surgical procedures, radiology, pharmacology, and dentistry. Providing care for these animal types: canine/feline, bovine, small ruminant, swine, equine, avian, reptile and amphibian, and pocket pets.



### One Carrier. One Contact. Limitless Care.

PM Vet Protect offers everything a veterinarian and practice owner needs to be protected, including:

- Clinic property insurance
- Employment-related practices liability
- Increased limits for risks related to animal care

**Add PM Vet  
Protect today.**

Call: 800.247.5930

Visit: [phmic.com/veterinary](http://phmic.com/veterinary)



# Limits of Liability and What We Cover

## ▶ Limits of up to \$5 million per occurrence and \$5 million aggregate:

- Diagnosis, treatment, and prevention of animal disease, illness, pain, and injury
- Medical and surgical procedures on animals
- Prescribing, dispensing, administration, or application of any drug or medicine for animals
- Use of complementary, alternative, and integrative therapies in animals
- Diagnosis and treatment associated with animal reproduction
- Health, fitness, and soundness of animal diagnosis
- Veterinary consultation by electronic/telephonic communications



## ▶ Limited Veterinary License Defense Reimbursement

\$100,000 of license defense coverage included  
with no additional premium



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808 Highway 18 W, Algona, IA 50511.

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