

Veterinarian
Professional Liability



**TOMORROW.
IMAGINE THAT.**

Did you know that the monetary value of malpractice claims against veterinarians is on the rise? A single lawsuit could cripple you financially and tarnish your reputation and future. At Pharmacists Mutual Insurance Company, we understand the risk involved in veterinary practice and are committed to providing you with the coverage you need when you need it most. Our professional liability policy is tailored specifically for you, to safeguard the investment you have made in your career.



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Are You Covered?



WHAT IF you misdiagnose a case, give the wrong medication, or dose?



WHAT IF you provide relief or volunteer veterinary services at outside adoption agencies or animal clinics?



WHAT IF a procedure or service you complete is investigated by your state's Board of Veterinary Medicine?

WHO WE COVER

Veterinarian Business Owners with Operations that include:

PRIMARY CARE
EMERGENCY & CRITICAL CARE
ANIMAL WELFARE
ANIMAL BEHAVIOR
SURGICAL PROCEDURES
RADIOLOGY
PHARMACOLOGY
DENTISTRY

Providing Care for these Animal Types:

CANINE/FELINE
BOVINE
SMALL RUMINANT
SWINE
EQUINE
AVIAN
REPTILE & AMPHIBIAN
POCKET PETS

LIMITS OF LIABILITY AND WHAT WE COVER

Limits of \$1 million per occurrence and \$3 million aggregate

- Diagnosis, treatment, and prevention of animal disease, illness, pain, and injury
- Medical and surgical procedure 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 - \$250,000 aggregate limit with no deductible