



## VETERINARY PROFESSIONAL LIABILITY

Veterinary professional liability insurance is designed to protect you and your practice against accusations of civil and administrative negligence resulting from the delivery of substandard medical care to a patient.

### WHY CHOOSE VETERINARY PROFESSIONAL PLUS+

- License Defense Coverage
- Animal Bailee Coverage
- "Consent to settle" clause
- No "Hammer" clause
- Multiple Limits of Liability options
- Ease of Recordkeeping: Single policy for Individual to Group Practices
- Embryo and Semen Coverage
- Expert Claims and Defense Resources

### COVERAGE PROTECTION FOR:

- ✓ Veterinary Entities
- ✓ Veterinarians and all employees
- ✓ Telehealth including telemedicine\*

\*Where legally permissible



### Veterinary Professional Plus+

#### What is it?

- Exclusively through Safehold Special Risk, Inc.
- No membership dues or policy fee
- Scalable policy format; from individual veterinarians to multi-location, multi-state group practices
- Admitted Insurance Company rated A+ Superior XV-AM best
- Occurrence-based policy
- Defense paid outside of the policy limits
- Coverage for small animal, mixed animal, large animal, and equine practices
- Comprehensive Commercial and Workers' Compensation policies also available.

## PRACTICE TYPE

### Small Animal

100% small animal; includes exotic companion mammals; amphibian; avian and reptile pets.

Small Animal Exclusive, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### Mixed Animal

75% or greater small animal (including equine).

Mixed Practice (Predominantly Small Animal), anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### Large Animal

Greater than 25% large animal (including equine).

Bovine Exclusive, Porcine Exclusive, Large Animal Exclusive, Mixed Practice (Predominantly Large Animal), Mixed Practice (General), Poultry, Ratites, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### Equine

70% or greater equine.

Exclusive or Predominantly Equine, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

## Definitions

### Exclusive

90% or more of the practitioner's gross practice income is derived from a single species or identified group.

### Predominantly

70%–89% of the practitioner's gross practice income is derived from a single species or identified group.

### Mixed Practice

30%–69% of the practitioner's gross practice income is derived from a single species or identified group.



## SPECIAL FEATURES

Our Consent to Settle and no Hammer clause puts you in control

With many veterinary liability policies, the insurance company reserves the right to settle a lawsuit on your behalf—even without your consent. Our program helps protect your reputation with a clause that prevents settlements without your written authorization. Furthermore, the lack of hammer clause prevents the insurance company from using financial leverage to incentivize you to settle even if you don't want to.

This program coverage aggressively defends against frivolous lawsuits to keep your premium costs low—and, if a claim does end up in court, nationally recognized veterinary litigation firms are used to help you achieve a favorable outcome.

## How can we help?

Contact us today to explore how Safehold can tailor a comprehensive program to meet the specialized insurance needs for you and your veterinary practice.

### Visit us at

[www.safehold.com/insurance-programs/veterinary/](http://www.safehold.com/insurance-programs/veterinary/)

**Email:** [vetprogram@safehold.com](mailto:veterprogram@safehold.com) | **Phone:** [855.874.1275](tel:855.874.1275)