



Customer Focused. Expert Knowledge. Integrity.

Property & Casualty Package for Veterinarians

Product Fact Sheet

Our team of underwriting experts understand the unique needs and risks of a veterinary practices in Canada, with our product being geared specifically to vets and their clinics. With over 20 years of Professional Liability experience, our underwriting team is ready to help you.

Our target classes of business:

- Veterinarians and Veterinarian Clinics that provide services to:
 - Farms
 - Hobby Farms
 - Horses and Dogs used in Races and Contests (\$100,000 sub-limit)
 - Household Animals and Pets
 - Service Animals
 - Zoos

Please contact us if your veterinarian risk does not fit into one of these categories – we may still be able to help.

Available coverages:

- Commercial General Liability, including Bodily Injury, Personal and Advertising Injury, Property Damage, Tenant's Legal Liability, Non-Owned Automobile, Employee Benefits Errors & Omissions
- Crisis Management Response Expense
- Employment Practices Liability
- Equipment Breakdown Insurance
- Loss of Documents
- Veterinarians Medical Malpractice
- Proceedings Legal Defence Reimbursement
- Property and Crime

Liability coverage highlights:

- \$10,000,000 available limits
- Broad definition of Insured
- Blanket Contractual Liability
- Defense Costs in Addition (except Non-Profit Directors & Officers and Employment Practices Liability)
- Double Veterinarians Medical Malpractice Aggregate Limit, no CGL Aggregate Limit (except Completed Operations Hazard and Employee Benefits E&O)
- Market-leading SIGNAL Underwriting manuscript wording tailored for Veterinarians
- Punitive Damages (sub-limited)
- Silent Abuse coverage
- Led by Certain Lloyd's Underwriters
- Worldwide cover, with claims brought in North America



Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- Replacement Cost
- Stated Amount-Waiver of Co-Insurance (with signed Statement of Values on File)

What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Our Underwriters are here to help you with any of your Veterinarian industry-related questions
- Over 20 years of Professional Liability broking and underwriting experience
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London and domestic security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third Party Adjuster experienced with Professional Liability
- 17.5% Retail broker commission on this product

Other associated products available from SIGNAL Underwriting:

- Private Directors & Officers Liability for Veterinarians

For further details or to submit a risk for review please contact:

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416-262-1411
Toll Free: 1-833-559-5995
QuoteRequest@signalunderwriting.com



SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequaled value to our three customers:

- **Tailored insurance coverage** and products for individual insureds
- **Support and industry knowledge** for our broker partners
- **Expert underwriting** for our insurance carriers

SIGNAL Underwriting Inc.:

- Focuses on products where **we hold the underwriting authority**
- Serves **specialized areas** of the commercial insurance market
- Offers **customized products** for each industry segment
- Brings over **20 years** of broking and underwriting experience

**Make SIGNAL
Underwriting
your competitive
advantage**