

# Veterinary Pet Hotel and Daycare

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## Hospitality with an eye towards safety

As a specialty pet hotel and daycare provider, you face a wide variety of risks. Protecting animals under your watch while maintaining a safe facility for customers and employees rank at the top of your business needs. It can be challenging to safeguard against the financial impact of potential property damage and lawsuits. We address the holistic needs of your business — from facilities and animals in your care to in-house services, such as grooming, training, and veterinary care.

We work with carriers to develop insurance and risk control programs specifically designed for pet hotel and daycare businesses.

## Comprehensive Solutions

Since 1965, the Safehold Veterinary and Animal Services Program has offered a proprietary suite of insurance solutions for the veterinary and animal services industry and is led by a licensed veterinarian who understands the unique risks of your business. The full team includes industry experienced insurance agents, dedicated underwriters, claims adjusters, and risk managers. Our coverages include:

- **Animal Bailee Coverage** – Coverage starts at \$50,000 per location with higher limits available, along with up to \$25,000 relocation expense and \$2,500 reward and recovery reimbursement.
- **Workers' Compensation Insurance** – Includes coverage for employees and volunteers; employer liability limits are stipulated by each individual state.
- **Business Owners' Insurance** – Includes coverage for animal damage to property you own, rent, or lease; general liability; business interruption and extra expense; and other important extensions, such as employee dishonesty and equipment breakdown.
- **Business Auto Insurance** – Special extensions of coverage

are available for modified vehicles designed for pet transportation services.

- **Umbrella** – Additional liability coverage is available to provide increased financial protection.
- **Professional Liability** – Covers employed pet groomers, trainers, and animal behaviorists — as well as veterinarians, veterinary technicians, and volunteers. Special feature: We negotiated hard-to-find features in our professional liability coverage, such as elimination of the “hammer clause,” which means no settlement without the insured’s written consent. You maintain the right to defend your reputation by refusing recommended claim settlements by the insurance company.
- **Customized options** – Network Security and Privacy (Cyber), Employment Practices, Directors’ and Officers’ Liability, Builder’s Risk, Flood and Earthquake, Special Events Liability, and other specialized coverage needs.
- **Kennel Cough Coverage** – Coverage provides direct reimbursement for certain expenses arising out of an occurrence and includes loss of business income due to suspension of operations.

## Risk Management

Our risk control services include staff safety training materials, on-site loss control surveys, and first-aid tips. We also provide a complimentary review of your current insurance policies to help prevent coverage gaps or duplicate coverage.

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## Contact us today to learn more.

Find out how the Safehold Veterinary and Animal Services Program can customize solutions to meet the insurance needs of pet hotel and daycare providers.

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