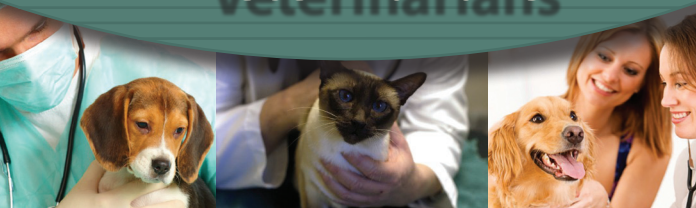


Insurance for Veterinarians



The Oregon Mutual program for Veterinarians provides broad coverage at a competitive price. Coverage is provided through our Businessowners policy for buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income, employee dishonesty, equipment breakdown, and liability.

Equipment Breakdown is included and provides broad coverage for damage to property that is essential to your business, such as X-ray and diagnostic equipment, electrical distribution systems, computers, air conditioning systems, circuit breakers, and security systems.

Eligibility

Eligible practices are those predominantly treating domestic pets and farm or ranch livestock. These practices have good housekeeping, a sound financial history, and favorable claim experience. Areas open to the public must be neat, well lighted, and have no obstructions.

Veterinarians treating exotic animals, race horses, attack or patrol dogs, show animals with values in excess of \$50,000, zoo animals, or performing experimental treatment are not eligible for the Oregon Mutual Veterinarian Service Program.

Optional Coverages

Veterinarians Professional Liability Coverage

Provides coverage for bodily injury and property damage for claims made against you or a *locum tenens* veterinarian for damages caused by a negligent act, error, or omission during the policy term in providing or failing to provide veterinarian services. **Veterinarians Consent to Settle Coverage** is also available when professional liability is purchased.

Small Animal Cluster - Provides coverage for:

- Veterinarian Medical Board Coverage
- Animal Care Custody or Control
- Animal Preservation or Disposal Expense
- Equipment and Supplies Floater
- Government Closure Due to Animal Sickness
- Recovery of Lost or Stolen Animals

Large Animal Cluster - Includes Small Animal Cluster coverages with higher limits of coverage for Animal Care Custody or Control and the Equipment and Supplies Floater.

Small Animal Services Cluster

Designed for providers of grooming, kennel, and pet boarding services. Coverage includes:

- Animal Care Custody or Control
- Quarantine and Government Closure
- Recovery of Lost or Stolen Animals
- Animal Preservation or Disposal Expense

Special limits apply to all cluster endorsement coverages

Additional Optional Coverages

Utility Services Time Element

Pays for the loss of business income resulting from the loss of utility services (water, communications, or power supply) exceeding 24 hours.

Business Vehicle Coverage

Business vehicles may be eligible for coverage under Oregon Mutual's Commercial Auto program.

Employment Practices Liability Insurance (EPLI)

Protects you from suits brought against you due to many employment related events in the workplace.

Commercial Umbrella Policy

Liability limits in excess of those selected with your Businessowners policy are available from Oregon Mutual with a Commercial Umbrella policy.

Insurance for Veterinarians

Higher limits are available for many of the coverages shown above.

This information provides a simplified description of policy features and is not intended to be a contract. For complete details of coverages, conditions, exclusions, and limitations, please contact our representing agent or review the actual printed policy.

Oregon Mutual Insurance Company

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