

## Pet Care Product

### *Claim Examples*

- ▶ **Property** – a fire began in your building due to an electrical short in your wiring. The fire caused \$50,000 in **building** and **contents** damage. In order to repair the damage, your business had to close for 30 days, resulting in the **loss of business income** for the insured.
- ▶ **General Liability** – a customer bringing their pet onto your premise, slips and falls over the front step. The customer sustained a broken wrist and \$2,500 in **medical expenses**. When the customer fell, she fell onto her dog. The dog bruised its leg and incurred \$500 in **veterinary medical expenses**.
- ▶ **Professional Liability** - While grooming a dog, you accidentally clip their toenails too short and the nail becomes infected. The dog's owner sues for \$5,000 due to your negligence.
- ▶ **Inland Marine** – A dog in your care escapes from their kennel and is killed while running away. The dog's owner sues you for \$2,500 for the cost of their pet.
- ▶ **Value Plus** – Lightning struck a tree on the insured's premise. The tree was destroyed and it fell causing damage to the fence surrounding your business. The **value of the tree was \$200 and the value of the fence was \$500**. The tree and fence were replaced.
- ▶ **Equipment Breakdown** – The piping within the hot water heater ruptured from over usage, causing your business to have to shut down for 4 hours. An equipment breakdown claim was made.