Pet Care Business Insurance

A Working Companion to the On-Page Checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

How to use this worksheet: Complete each section before or while requesting quotes. The goal is to give every insurer the same picture of your business, compare policies on equal terms, and record the details you will need after purchase.

1	2	3	4	5
Map Out Business: Services, locations, staffing, & animal details.	**Define Specs:** Animals in care, required limits, & equipment values.	**Compare Providers:** Buying preferences, support needs, & priority fits.	**Request Quotes:** Side-by-side quote comparison matrix.	**Review & Record:** Policy checks, contacts, & file storage.

Tip: Bring this worksheet to an agent call or keep it open beside insurer quote forms. Leave fields blank when they do not apply rather than guessing.

1. Map Out How Your Pet Care Business Works

Record baseline operations details that directly affect eligibility, coverage thresholds, and quote accuracy.

Business Name		**State(s) Where You Operate**	
Annual Revenue		**Years in Business**	
Number of Owners		**Number of Employees**	
Contractors / Substitutes		**Prior Claims (Past 5 Years)**	
Max Animals in Care at Once		**Primary Animal Types**	

Services You Provide

- [ ] Dog walking
- [ ] Pet sitting
- [ ] Overnight care
- [ ] Boarding
- [ ] Pet daycare
- [ ] Grooming
- [ ] Training / behavior services
- [ ] Pet transportation
- [ ] Mobile pet care
- [ ] Medication administration
- [ ] Other: ___________________________

Where and How You Work

- [ ] Client homes
- [ ] Your own home
- [ ] Commercial facility
- [ ] Mobile unit
- [ ] Outdoor / off-leash areas
- [ ] Across state lines
- [ ] Transport animals in a vehicle
- [ ] Group play
- [ ] Overnight stays

Animals or Activities an Insurer Should Know About

- [ ] Senior or medically fragile
- [ ] Aggressive animals
- [ ] Exotic pets
- [ ] Breed or species restrictions
- [ ] Off-leash care
- [ ] Other: ___________________________

Anything Else an Insurer Should Know About Your Operation

2. Define Coverage and Contract Requirements

Maximum animals handled at once		**Types of animals accepted**	
Do you transport animals?		**Maximum animals at one location**	
Highest likely vet cost (single incident)		**Do you provide overnight care?**	

Coverage and Contract Requirements Matrix

Requirement	Required Amount or Wording	Who Requires It?	Deadline
General liability limit			
Animal bailee limit			
Per-animal limit			
Veterinary expense sublimit			
Professional liability limit			
Workers' compensation proof			
Commercial auto requirement			
Additional insured wording			
Certificate of insurance			
Other contractual requirement			

Equipment Inventory Checklist

Examples:groomingtables/dryers,clippers, kennels, crates, training gear, computers, payment systems, and mobile units.

Item or Category	Qty.	Replacement Value (Each)	Total Value	Proof Recorded?
Most expensive single item:				
Estimated Total Equipment Value:				

3. Compare Which Providers Fit Your Priorities

Decide what parameters matter most to your operational workflow before pricing figures begin driving the comparison.

Rank Your Top Priorities (Select your top 3 and define expectations)

Priority Focus Area	Rank (1-3)	What "Good" Looks Like For Your Business
Lowest premium		
Strong animal bailee protection		
Fast online purchase		
Same-day certificates		
Online policy management		
Professional liability coverage		
Several policies from one provider		
Licensed expert support		
Direct claims support		
Ability to add services or workers		

Provider-Fit Eligibility Evaluation

Question	RESPONSE (Yes/No/Unsure)	Notes
Do you want to buy and manage coverage online?		
Do you want access to a licensed expert when needed?		
Do clients, landlords or facilities request certificates often?		
Does the provider cover every service you offer?		
Does it cover overnight care, transport and off-leash work?		
Does animal bailee cover injury, illness, escape and death?		
Are the per-animal and veterinary expense limits sufficient?		
Are employees, contractors and substitute caregivers covered?		
Do you need professional liability for care mistakes or advice?		
Do you need workers' comp, commercial auto or property coverage?		
Do you prefer the insurer to handle claims directly?		

My Must-Have Provider Features

4. Request Quotes Using the Same Details

Important: Do not compare final premiums until the basic parameters match. Confirm that each insurer accurately integrated the exact same services, expected revenue, payroll counts, animal volume limits, and targeted deductibles.

Comparison Point	Quote A	Quote B	Quote C
Provider			
Monthly or annual premium			
General liability limit			
General liability deductible			
Animal bailee included or separate			
Animal bailee aggregate limit			
Per-animal limit			
Veterinary expense sublimit			
Professional liability limit			
Workers' compensation available?			
Commercial auto available?			
Tools and equipment limit			
Overnight care covered?			
Pet transport covered?			
Off-leash activity covered?			
Breed or species restrictions?			
Employees and contractors covered?			
Additional insured fee			
Certificate access and timing			
Who handles claims?			
Major exclusions or missing coverage			

5. Review the Final Policy and Keep Records

Verify critical clauses within the policy layout before rendering binding approval, then prep for active record storage.

Final Policy Verification Checklist

- [ ] The named insured matches the legal business name.
- [ ] Every pet care service is listed or explicitly accepted.
- [ ] All work locations and service areas are covered.
- [ ] Overnight care, transport, and off-leash work are built-in.
- [ ] Animal bailee limits and veterinary sublimits are correct.
- [ ] Breed and species restrictions match the animals you accept.
- [ ] Employees, contractors, and substitutes are treated properly.
- [ ] Required contractual limits and additional insured wording match.
- [ ] Professional liability is included where expected.
- [ ] Vehicles and specialized equipment are protected.
- [ ] The effective date begins prior to the start of any contract work.
- [ ] You know exactly who underwrites each distinct policy.
- [ ] You know who handles active claims and how to report one.
- [ ] Everything described as covered physically appears in writing.

Claims and Support Contacts Directory

Policy or Coverage	Carrier / Administrator	Phone or Portal Info	Policy Number
General Liability			
Animal Bailee			
Commercial Auto / Property			
Workers' Comp			

Records to Store Together

- [ ] Policy and endorsements
- [ ] Animal care instructions
- [ ] Client service agreements
- [ ] Incident reports
- [ ] Certificates of insurance
- [ ] Employee and contractor records
- [ ] Additional insured documents
- [ ] Equipment receipts and inventory
- [ ] Claims contact information
- [ ] Renewal date and review reminder

> **Trigger Event Reminders:** Review your coverage immediately when you: hire new workers, add commercial boarding/transportation, open an external facility, accept higher-risk animal types, expand your operating footprint, or escalate the simultaneous animal count in your care.

Final Provider Choice & Reason ______________________

Next Review Date ______________