PET CARE BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your services, animal types and facility setup so you can compare policies fairly.

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1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR PET CARE OPERATIONS

Record the services you offer, the animals you handle, and how your facility or mobile operation is set up.

TIP: Include all animal types and service settings. An insurer may price overnight boarding differently from daytime daycare, grooming or in-home pet sitting.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Primary services:	**Years in business:**	**Annual payroll:**
Employees (including part-time):	**Facility type (kennel, home, mobile):**	**Claims in past 5 years:**

Services You Provide

- ☐ Dog boarding (overnight stays)
- ☐ Dog daycare (daytime group play)
- ☐ Pet sitting (in client's home)
- ☐ Dog walking (scheduled walks)
- ☐ Pet grooming (bath, cut, nails)
- ☐ Pet training or obedience classes
- ☐ Pet transportation or taxi service
- ☐ Cat or exotic animal boarding
- ☐ Retail sales (food, treats, supplies)

How Your Business Operates

- ☐ Operate a dedicated boarding facility
- ☐ Operate from your home
- ☐ Provide mobile or in-home services
- ☐ Include outdoor play yards or runs
- ☐ Allow group play for multiple dogs
- ☐ Handle aggressive or reactive animals
- ☐ Administer medications to boarded pets
- ☐ Use a vehicle to transport animals
- ☐ Hire pet handlers or groomers

Compare Two Service Scenarios

SCENARIO	SCOPE AND VALUE	ANIMALS AND RISKS	SERVICE LOCATION	WHAT COULD DISRUP
Typical day				
High-volume period				

Anything an insurer should know about your business:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Animals in your care could bite, scratch or injure a person, another pet or cause property damage.	**General liability**	Covered animal types, bite claims, per-occurrence and aggregate
☐	A pet could become injured, ill or die while in your care due to an accident or oversight.	**Professional liability (E&O)**	Covered services, animal injury/death and negligence claims
☐	You are responsible for animals worth hundreds or thousands of dollars while they are in your custody.	**Bailee coverage (care, custody, control)**	Per-animal limit, aggregate, covered causes of loss
☐	You own or lease a boarding facility, kennel, grooming shop or home-based operation.	**Commercial property**	Covered buildout, equipment, supplies and business interruption
☐	You employ groomers, handlers, walkers or front desk staff.	**Workers' compensation**	Payroll, job duties (handler vs. groomer) and state rules
☐	You use a vehicle to transport pets for pickups, drop-offs or vet visits.	**Commercial auto**	Vehicles, drivers, animal passenger liability and crate requirements
☐	You enter client homes to pet sit, walk or feed animals, creating liability inside their property.	**Care, custody and control (in-home)**	Covered in-home services, client property damage and key holder liability
☐	A fire, flood, disease outbreak or facility damage could shut down your operation.	**Business interruption**	Covered causes, waiting period and revenue calculation
☐	A landlord, franchise or pet industry marketplace requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You accept online bookings, store client payment info or manage pet health records digitally.	**Cyber insurance**	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK LICENSING AND CLIENT REQUIREMENTS

Use your state or local kennel license, facility lease terms, and any marketplace or franchise requirements.

Documents to Gather

- ☐ State or local kennel/boarding license
- ☐ Grooming certification or credentials
- ☐ Existing certificates & endorsements
- ☐ Facility lease or zoning approval
- ☐ Marketplace or franchise requirements
- ☐ Client service agreements or waivers

Licensing and Client Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability limit			
Bailee / care, custody, control coverage			
Commercial property coverage			
Workers compensation proof			
Commercial auto limit (if transporting)			
Additional insured endorsement			
Kennel or boarding facility license			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Maximum animals in care at one time:	**Highest-value animal you typically board:**
Total value of facility and equipment:	**Number of vehicles used for transport:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed facility license and lease terms
- ☐ Named insured matches legal business name
- ☐ Animal bite and injury claims confirmed as covered
- ☐ COI matches policy after all changes
- ☐ Transport vehicles and drivers listed on policy
- ☐ Policy starts before peak boarding season

> **DO NOT STOP AT THE LICENSE MINIMUM:** Licensing requirements set a floor. Check whether your bailee liability for high-value pets, bite and escape claims, grooming injury exposure and in-home service risks also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts pet care businesses and the services, animal types and settings you operate.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover pet care, boarding and grooming businesses?		
Will it cover boarding, daycare, grooming, walking and in-home sitting under one policy?		
Does the policy include bailee coverage for pets that are injured, ill or die in your care?		
How does it handle bite claims when an animal in your care injures a person or another pet?		
Does it cover grooming injuries like clipper burns, nicks or allergic reactions to products?		
Can it extend to in-home pet sitting and the liability of entering a client's property with their keys?		
Can you get a revised COI quickly enough to meet a marketplace or landlord deadline?		
Does the policy cover a disease outbreak or facility emergency that forces you to close temporarily?		
Who manages the claim if a high-value pet escapes your facility and is lost or injured?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for bites and injuries
- ☐ Professional liability for care negligence
- ☐ Grooming injury and product reaction coverage
- ☐ Commercial auto for pet transport
- ☐ Bailee coverage for pets in your care
- ☐ Fast COIs for marketplaces and landlords
- ☐ In-home pet sitting liability
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same services, animal capacity, facility type and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Professional liability limit and covered services			
Bailee / care, custody, control limit			
Commercial property (facility + equipment)			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Commercial auto (pet transport vehicles)			
Grooming injury and product reaction terms			
In-home pet sitting liability terms			
Animal escape and lost pet coverage			
Major excluded animal types or services			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- [ ] All services and animal types described correctly
- [ ] Animal capacity and facility value match quote
- [ ] Bailee and bite claims confirmed as covered
- [ ] Marketplace and landlord requirements included
- [ ] You understand audit and cancellation terms
- [ ] You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You add grooming services, begin overnight boarding, start transporting pets, accept aggressive or exotic breeds, increase animal capacity, hire staff, open a second location, or begin offering in-home pet sitting.