



Select Accounts Eligibility Guidelines

Pet Care Services

Edition: December 2024

Please consult
with your
Underwriter or
Sales Executive for
details and to
discuss risks which
may not meet the
following
guidelines.

Pet Care Services:

Pet Care Services will typically have a maximum account size of:

- Total property insured value:
 - Pet Care Services and Retailers:
 - \$50M per account/\$5M per location.
 - Revenue: \$15M annually
 - Pet Supplies Wholesale:
 - \$25M per account/ \$15M per location.
 - Revenue: \$15M annually
 - Veterinarians:
 - \$50M per account/\$15M per location.
 - Revenue Veterinarians: \$20 annually

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Target Business for Pet Care Services

- Pet Day Care, Sitting, or Overnight Boarding
- Pet Grooming
- Pet Supplies Wholesaler
- Pet and Pet Supplies Retailer
- Veterinarians

Underwriting Guidelines for Pet Care Services

Industry Nuance:

- Home based businesses are acceptable for Pet Day Care, Sitting or Overnight Boarding, and Pet Grooming classes.
- Three years in business preferred, however new ventures will be entertained.

A few Reminders:

- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.



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Ineligible exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property	WC	Auto
Agility and/or obedience training more than 10% of annual receipts	X	X		X	
Military, security, hunting, or guard animal training	X	X		X	
Animal shelters, humane societies, animal adoption, foster, or rescue services	X	X		X	
Breeding activities	X	X		X	
Sponsorship of off-premises events or activities	X	X			
Treat exotic animals (e.g. chimpanzee, fennec fox, wallaby, tigers, bears, pythons etc.)	X	X		X	
Treat large animals (e.g. horses, llamas, cattle)	X	X		X	

* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

** While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

Coverage Highlights for Pet Services

Specialized Coverage Offerings:

- Boarding Kennel Endorsement** – This policy level endorsement modifies the General Liability Coverage Part to include property damage liability coverage arising out of the rendering or failure to render any boarding or kennel services for dogs, cats or other domesticated animals.
- Pet Grooming Liability Endorsement** – This policy level endorsement modifies the General Liability Coverage Part to provide coverage for injury (“property damage”) to dogs, cats, or other domesticated animals in the care, custody or control of the insured, and for injury (“property damage”) to an animal that occurs in providing or failing to provide any pet grooming services.
- Veterinarians Professional** – This optional coverage part, separate from the CGL, provides coverage for professional services of individual veterinarians and veterinary clinics, and for an insured serving as a member of a veterinary professional board or committee. Coverage applies on a policy level basis.
- Animal Floater** – This option provides coverage for domestic animals belonging to others in the insured’s care, custody or control while on the insured’s premises and including while in transit in the insured’s vehicles, for examination, treatment, grooming, boarding or breeding. Broadens coverage on domestic animals by defining loss to mean accidental injury, death (including necessary destruction), damage, theft or escape.
- Business Income – Mobile Operations Vehicle Endorsement** – This optional endorsement is specifically designed for those businesses that generate income via the use of a specifically equipped vehicle. This option provides coverage for the actual loss of business income sustained due to the necessary suspension of the insured’s mobile operations, caused by direct physical loss of or damage to a mobile operations vehicle. Mobile operations vehicles are any land vehicle, trailer or semi-trailer that is designed for travel on public roads and specifically fitted to carry stock or specifically equipped to provide insured’s services.



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Coverage considerations:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire, and earthquake.
- Both Auto and WC are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.

Classifications

Eligible operations are businesses specifically listed in the classification section. If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Class Description	Ineligible Exposures for this Class (Applicable LOBs noted) Refer to "Common Exposures not Eligible for this Industry" to review industry ineligible exposures
Pet Day Care, Sitting or Overnight Boarding	
Pet Groomers	
Pet Supplies Wholesalers	Direct importing of pet food or products (GL) Sale of Live animals (GL and WC) Pet or Animal Foods exceeding 25% of sales (GL) Prescription drugs, pharmaceuticals (GL and WC)
Pet and Pet Supplies Retailers	Ranch and farm supply store including feed and grain sales (GL and WC) Direct importing of pet food or products (GL)
Veterinarians	Marijuana, Hemp, or Cannabidiol (CBD) prescribing, processing, handling, sales or distribution (including edible forms) (BOP, GL, Property and WC)



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