



## Office Pac Veterinarian Liability Enhancement



When a pet dies it can be a very distressing. If death or debilitating injury to the pet occurs because of a mistake by the veterinarian it can give the grieving owner a reason to sue. Something they may do so even if the resulting judgement is only the replacement cost of the animal, a negligible sum especially if the pet is older. Service animals, however, can include the cost of training which can be as much as tens of thousands of dollars. These suits require the vet to spend money on their defense or simply settle. Some states now allow adding mental distress and loss of companionship to the list of damages. This last legal area is spotty. In Florida it can depend on the area of the state. In California, cases with relatively high judgements have been awarded if the pet had "particular value" and the vet was aware of that

value. In New Jersey it is not considered at all.

Travelers offers a *Veterinarian's Professional Liability* coverage as one of the "[Popular Options](#)" under its [Office Pac - Travelers Select](#) BOP product.

Other options are also available, such as:

- Accountants endorsement
- Lawyers endorsement
- Medical and dental office endorsement
- Eating establishment endorsement
- Spoilage coverage
- Bailee's customers goods coverage

Office Pac is available to [Big "I" Markets](#) member agents in all states except AK, FL, HI, LA, RI & TX.