

# PET GROOMING, RETAIL & RELATED SERVICES

## 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.

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**Elizabeth Gaida, Commercial Underwriter**

Phone (619) 593-2059 • Fax (619) 593-2008 • E-mail [elizabeth@agostinisurplus.com](mailto:elizabeth@agostinisurplus.com)

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