



## WHAT IS VETERINARY PROFESSIONAL *PLUS*?

- Exclusively through IGP Specialty
- No membership dues or policy fee
- Scalable policy format; from individual veterinarians to multi-location, multi-state group practices
- Admitted Insurance Company rated A+ Superior–XV by A.M. Best
- Occurrence-based policy
- Defense paid outside of the policy limits
- Coverage for small animal, mixed animal, large animal, and equine practices
- Comprehensive Commercial and Workers' Compensation policies also available

## WHY CHOOSE VETERINARY PROFESSIONAL *PLUS*?

- License Defense Coverage
- Animal Bailee Coverage
- "Consent to settle" clause
- No "Hammer" clause
- Multiple Limits of Liability options
- Ease of Recordkeeping: Single policy for Individual to Group Practices
- Embryo and Semen Coverage
- Expert Claims and Defense Resources

## COVERAGE PROTECTION FOR:

- Veterinary Entities
- Veterinarians and all employees
- Telehealth including telemedicine (where legally permissible)

► See page 2 for more about the Veterinary Professional *Plus* program.

## Veterinary Professional *Plus* PL Program

Veterinary professional liability insurance is designed to protect you and your practice against accusations of civil and administrative negligence resulting from the delivery of substandard medical care.

## CONTACT US

See how IGP Specialty can tailor a comprehensive program to meet the specialized insurance needs for you and your veterinary practice.

(855) 874-1275

[vetprogram@igpspecialty.com](mailto:vetprogram@igpspecialty.com)

Visit us at [igpspecialty.com](https://igpspecialty.com)

# Veterinary Professional *Plus* Program Details

---



## Practice Types

### SMALL ANIMAL

*100% small animal; includes exotic companion mammals; amphibian; avian and reptile pets.*

Small Animal Exclusive, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### MIXED ANIMAL

*75% or greater small animal (including equine).*

Mixed Practice (Predominantly Small Animal), anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### LARGE ANIMAL

*Greater than 25% large animal (including equine).*

Bovine Exclusive, Porcine Exclusive, Large Animal Exclusive, Mixed Practice (Predominantly Large Animal), Mixed Practice (General), Poultry, Ratites, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine/rehabilitation, surgery, theriogenology.

### EQUINE

*70% or greater equine.*

Exclusive or Predominantly Equine, anesthesiology, dentistry, dermatology, emergency and critical care, internal medicine, microbiology, nutrition, ophthalmology, pathology, radiology, sports medicine rehabilitation, surgery, theriogenology.

## Special Features

### OUR CONSENT TO SETTLE AND NO HAMMER CLAUSE PUTS YOU IN CONTROL

With many veterinary liability policies, the insurance company reserves the right to settle a lawsuit on your behalf—even without your consent. Our program helps protect your reputation with a clause that prevents settlements without your written authorization. Furthermore, the lack of hammer clause prevents the insurance company from using financial leverage to incentivize you to settle even if you don't want to.

This program coverage aggressively defends against frivolous lawsuits to keep your premium costs low—and, if a claim does end up in court, nationally recognized veterinary litigation firms are used to help you achieve a favorable outcome.

---

## Definitions

### EXCLUSIVE

*90% or more of the practitioner's gross practice income is derived from a single species or identified group.*

### PREDOMINANTLY

*70%–89% of the practitioner's gross practice income is derived from a single species or identified group.*

### MIXED PRACTICE

*30%–69% of the practitioner's gross practice income is derived from a single species or identified group.*

