

WHY THE HARTFORD | PET GROOMERS

PROTECT YOUR BUSINESS FROM CLAIMS YOU DON'T SEE COMING WITH CUSTOMIZED COVERAGE.



RPM Managing Agency, Inc.

RPM MANAGING AGENCY, INC. IS PLEASED TO OFFER A COMPREHENSIVE INSURANCE PROGRAM THROUGH THE HARTFORD

We've joined forces with The Hartford to help meet the insurance needs of pet groomers with some of the most robust coverage around.



GET A BUSINESS OWNER'S POLICY THAT HELPS COVER IT ALL.

**CALL
800-394-2767**

Lisa Allen, Program Administrator
lallen@rpmmga.com
Fax: 800.441.2667
Send completed ACORDS to
info@rpmmga.com



OVER 200 YEARS OF HELPING BUSINESSES STAY HEALTHY

The pets you groom, whether blue ribbon winners or adorable companions, mean a lot to your customers. You help them thrive. The Hartford can help your business thrive, too.

BOP

UNCOMPLICATED. COMPREHENSIVE. THE HARTFORD'S BUSINESS OWNER'S POLICY (BOP)

You get the simplicity of one policy that provides comprehensive liability and property coverage. Optional coverages, easily added by endorsement, offer protection for a broad range of risks unique to pet groomers.

Prepare. Protect. Prevail.®

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OPTIONAL COVERAGES AS RELIABLE AS YOUR SERVICES¹

1. Pet Groomers' Professional Liability



You can be sued even if you've done nothing wrong. Professional liability coverage can help if you're sued for damages resulting from the professional services you provide or the failure of those services to perform as intended – claims not generally covered by a general liability policy. This coverage also helps cover the cost of your defense.

2. Animal Bailee



When an animal in your care is accidentally injured or lost, this coverage helps pay expenses, including veterinary bills, advertising and reward costs to help you search for and recover a lost or stolen pet. It can also provide coverage if you need to move animals under your care to a temporary location.

3. Employee Dishonesty



Helps compensate you for a financial loss if any employee steals money, securities or other property owned by your business.

4. Employment Practices Liability²



Helps pay for defense costs and settlements or judgments if you're sued by an employee alleging a wrongful act related to your employment practices.

5. Data Breach



Helps cover the cost of things like complying with notification requirements to affected individuals, and credit monitoring (when warranted) if sensitive customer information is lost or stolen. Available options can help protect against loss of income and help pay for extortion or ransom payments associated with a data breach threat.

6. Stretch[®] Endorsements



Many optional property coverages offered by The Hartford are available separately or in cost-effective packages called Stretch endorsements. This makes it easy for you to tailor a program that meets the specific needs of your pet grooming business.

WORKERS' COMPENSATION

For a small business, one employee's absence can be felt by the whole team. It's why, for over a century, The Hartford's workers' compensation program has set the standard for injured worker care, helping employees quickly return to health and productivity.

Added to every workers' compensation policy is The Hartford's broad form endorsement, which includes six additional coverage features, at no additional cost. Customers of The Hartford have access to programs, at significant discounts, that could help improve the safety and well-being of your employees.

BUSINESS AUTO

The Hartford's policy includes 19 additional business auto coverage features, at no additional cost, that make this program among the best around. And you can help reduce your premium costs by:

- 10% when you pay in full
- 5% if a telematics device is installed in your vehicle³
- As much as 10% for vehicles with certain safety features

A TOP REPUTATION FOR SERVING BUSINESS CUSTOMERS



GET A PET GROOMER'S BUSINESS INSURANCE QUOTE DESIGNED FOR YOUR BUSINESS. Call 800-394-2767 today.



Property
Liability
Workers' Comp
Business Auto

¹ This is not intended to be an exhaustive list of available endorsements.

² In some states, \$10,000 of Employment Practices Liability coverage is included with the base Business Owner's Policy.

³ Telematics refers to the use of wireless devices to transmit vehicle use data, in real time, back to a company. Proof of installation/activation and use is required; discount applies to liability, medical payments, comprehensive and collision coverages. Proof includes: service agreement/acknowledgment with telematics provider; user agreement with telematics provider; activation confirmation document/contract with OEM; summary report with telematics information or vehicle diagnostics report based on telematics use.

⁴ Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

The Hartford[®] is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06115.

All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates.