

SMALL COMMERCIAL

# Pet Care Services

We're open to writing more business

At Nationwide®, we want to help you grow your business and make the quoting process easier, too. Thus, we've clarified and expanded our Pet Care Services appetite and class eligibility. In fact, **we've doubled the number of pet classes available**, enabling you to write more than ever. We're modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future. In addition, we've improved the quote and bind process, making it quicker for you to do business with us.



## What's changed?

### Pet Care Services

More than 23 million Americans — nearly 1 in 5 households — adopted a pet during the pandemic according to ASPCA.<sup>1</sup> Services associated with owning and caring for these pets and domestic animals have changed. We've added 4 new classes and now include almost all vets, with the exception of vets working with exotic animals such as big cats, wolves, primates and venomous reptiles.

- Veterinarian office — household animals
- Pet stores
- NEW! Veterinarian office — other than household animals (large animals and livestock)
- NEW! Veterinary hospitals
- NEW! Mobile veterinarian
- NEW! Dog wash (self-serve)

### Quoting process

We've made several updates to improve the agent experience when writing Pet Care Services:

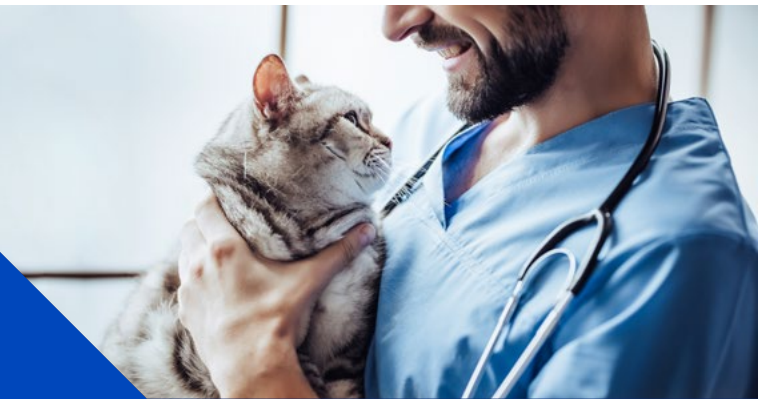
- New underwriting guidelines are now available that expand our appetite in current classes
- New business class descriptions and updates to automation make quoting and binding even easier

## Small commercial eligibility

Our industry-specific businessowners policies are customized for the most common risks in various industries. We quote Cyber Liability automatically as it's a growing concern of business owners.

For pet care service businesses, common eligibility requirements are:

- Policy level total insurable value (TIV) < \$20 million
- Maximum single structure TIV < \$10 million
- Policy level sales < \$20 million
- (Retail only) Maximum square footage for retail except strip malls < 25,000 per building; maximum square footage for strip malls < 50,000 per building



CLASS	NEW OR EXISTING	BOP CLASS CODE/PROGRAM	SIC/NAICS	WHAT'S CHANGING <sup>2</sup>
Veterinarian office — other than household animals	New	68484/Office	741/541940	<ul style="list-style-type: none"> <li>Business class descriptions are now available in ClearQuote®</li> <li>Use Vet Extra Endorsement Form</li> <li>Workers' compensation is not available for livestock veterinarians</li> </ul>
Veterinary hospitals (including surgery and emergency services)	New	68484/Office	741/541940	<ul style="list-style-type: none"> <li>Business class descriptions are now available in ClearQuote</li> <li>Use Vet Extra Endorsement Form</li> </ul>
Mobile veterinarian	New	68484/Office	741/541940 742/541940	<ul style="list-style-type: none"> <li>Business class descriptions are now available in ClearQuote</li> <li>Larger mobile limits will need to go on an IM</li> </ul>
Veterinarian office — household animals	Existing	68484/Office	741/541940	<ul style="list-style-type: none"> <li>Use Vet Extra Endorsement Form</li> </ul>
Dog wash (self-serve)	New	79841/Service	752/812910	<ul style="list-style-type: none"> <li>Business class descriptions are now available in ClearQuote</li> <li>Use Dog Groomers class code for quoting</li> </ul>
Pet stores	Existing	58997/Retail	5999/453910	<ul style="list-style-type: none"> <li>Appetite includes pet stores that provide grooming services</li> <li>No sales of exotic animals such as big cats, wolves, primates and venomous reptiles</li> <li>No animal breeding except fish or insects</li> </ul>



Nationwide's [Businessowner Coverage Highlights interactive PDF](#) is available to download and includes the updated Vet Extra Endorsement.  
**Contact your Sales or Territory Manager for details.**



<sup>1</sup> "New ASPCA Survey Shows Overwhelming Majority of Dogs and Cats Acquired During the Pandemic Are Still in Their Homes," [aspcanet.org/about-us/press-releases/new-aspcanet-survey-shows-overwhelming-majority-dogs-and-cats-acquired-during](https://www.aspcanet.org/about-us/press-releases/new-aspcanet-survey-shows-overwhelming-majority-dogs-and-cats-acquired-during) (May 26, 2021).

<sup>2</sup> Vet Extra Endorsement varies by state. No treatment of exotic animals such as big cats, wolves, primates and venomous reptiles is eligible.

This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to ReferenceConnect. NOTE: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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