

CNA - New Carrier for VISC

Veterinary Insurance Services Company (VISC) along with the California Veterinary Medical Association (CVMA) is pleased to announce a new insurance carrier partner for our CVMA group property and liability insurance program. We are extremely excited to have formed a partnership with CNA Financial Corporation (CNA) who will now be providing competitive insurance products and services to our CVMA members. Product offerings will include the Veterinary Business Package, commercial automobile, and commercial umbrella liability policies.

Expiring Allianz/Fireman's Fund business insurance policies will be transitioned to the new CNA program. CNA will continue to provide many of the coverages and features currently offered through the CVMA's member-owned insurance broker, VISC. These features include:

- Comprehensive business coverage specifically developed for the veterinary profession
- Animal bailee, care, custody, or control of clients' animals – Up to \$1M limit available, \$10,000 cost of medical care, or the replacement value of the animal (whichever is greater, no per animal limit)
- Veterinary Professional Liability – \$1M/\$2M or \$2M/\$4M limits available, includes a Consent to Settle clause and Veterinary Medical Board defense with a \$100,000 limit (coverage extends to employees, interns, externs, and volunteers)
- Umbrella Liability – Up to \$10M limits available (\$5M for large animal practices)
- Direct Bill Premium Billing – Many premium payment options including ACH/auto pay with bank check or credit card

One of the unique features of the VISC insurance program historically has been the ability to offer earthquake coverage as part of the Business Package policy. We have also provided flood damage to business personal property as a standard coverage. As we move forward, earthquake and flood coverages will no longer be provided in the Business Package policy. These coverages will now be offered as separate, freestanding policies upon request.

The CVMA insurance program is committed to providing veterinary-specific insurance products that will help your practice thrive.

Contact VISC for more information at [vism-ins.com](http://visc-ins.com) or call the VISC office at 888.762.3143.



**PROFESSIONAL
LIABILITY**



**BUSINESS
PACKAGE**



**BUSINESS
AUTO**



**GENERAL
LIABILITY**



**UMBRELLA
LIABILITY**