

Care, Custody and Control

Be aware of insurance policy differences

PSI has offered its members a complete insurance and bonding protection program since 1995. All active U.S. and Canadian PSI members are able to purchase comprehensive coverage designed specifically for pet sitters. It is extremely important for the pet-sitting client to be aware of the primary differences in insurance policies when it comes to protecting their pets and property.

Make sure coverage includes: care, custody and control

Most insurance policies today exclude coverage to property in the care, custody and control of the sitter or contractor that comes onto/into your premises/home. What this means is that your pet(s) and all of the contents of your home are typically not covered in the event of a claim, even if the sitter/contractor provides you with a certificate showing a \$1,000,000 liability limit. Take for example the following claim: Terry Pet Sitter fails to put the client's puppy securely back in its crate after a visit. Subsequently, the wandering puppy chews on the furniture and as a result gets sick and needs veterinary attention. Without care, custody, and control coverage, there would be no coverage for the furniture or the puppy's veterinary bill, even though the sitter was negligent in his/her duties to take care of the puppy/home's contents. That \$1,000,000 policy that the sitter presented you with will pay absolutely nothing.

PSI has resolved this issue for its members by offering an insurance policy that, in addition to the \$1,000,000 limit, provides care, custody and control coverage with sub-limits ranging from \$10,000 up to \$200,000. Every PSI member who presents you with proof of coverage via a valid Business Insurance/ PSI Insurance Card or Certificate of Insurance guarantees that they will have a minimum of \$10,000 coverage for your pet(s) and contents in your home. (Note: PSI recommends that all members take out higher limits to adequately cover their client's exposures.)

Bonding coverage protects from theft

In addition, PSI also makes available Bonding coverage to protect member's clients from theft, as theft is also excluded under a general liability insurance policy. The bond insures that if something is stolen from your home, that it will be replaced with no questions asked, so long as you can prove that the pet sitter was responsible for the theft. The bonding company will then proceed to recover the item(s) and/or value of all item(s) from the pet sitter. Therefore if a bonded pet sitter steals from you, they are truly only stealing from themselves and you are protected from loss.

Call to verify

Just as you would want a plumber or electrician coming into your home to be bonded and insured, the same should be required from your pet sitter! We all want to feel comfortable when inviting pet sitters into our homes to care for our pets, but sometimes even the best people with the best intentions make mistakes. That is why we recommend all PSI members carry liability insurance and a bond. You should too! To verify your pet sitter is properly insured and bonded, call PSI's insurance provider:

For U.S. Members: Contact Business Insurers of the Carolinas at 1 (800) 962-4611.