



THE IPG GROOMING PRESS NEWSLETTER

VOLUME 12.1 SPRING 2012



IPG Newsletter

Volume 12.1
Spring 2012

The International Professional Groomers, Inc. is an International for profit association which provides industry standards for pet grooming, including a comprehensive testing and certification process and advanced education opportunities.

Advertising requests and rates should be directed to

Editor/ Advertising Editor:

Hayley Keyes, ICMG
Hayley@IPGIMG.com

Web site: WWW.IPGICMG.com

Cell: 336-340-7915
Work: 336-852-9867
Fax: 336-299-7164

Executive Director IPG Office

Linda Easton
6475 Wallace Rd NW
Salem, OR 97304
Cell: 503-551-2397
Fax: 503- 581-1220
E-Mail: K9Concepts@aol.com

Advisory Board

Penny Underhill
Daryl Conner
Olga Zabelinskaya

EVER ACCIDENTALLY INJURE A PET WHILE GROOMING?

Do You Have Insurance? Do You Have the Right Insurance? Get It. You're a professional offering a professional service, and as a professional, you will be held to a higher standard of care for the pets you groom. Professionals need insurance and can likely get it for less than you think.

If a pet is lost or injured in your care, you can be held liable. At the very least, you may have to defend yourself in court, and without insurance, guess who has to pay the legal fees? Insurance will protect you from having to foot the legal bills yourself.

How Do I Know If I Have The Right Coverage For a Groomer?

Whether you already have insurance or are just looking for coverage now, be sure to ask these key questions:

Does the Insurance Cover Loss or Injury to Animals? This is the main coverage you need as a groomer as it's likely the biggest risk you have

AND it's coverage that most standard business insurance policies do not include for groomers. At the minimum, you'll need to have professional liability coverage (sometimes called malpractice insurance) on your policy. Some policies may include other amendments to give you even broader coverage for animals – your broker should be able to give you the details if you ask. If your policy doesn't cover loss or injury to animals, keep searching until you find a company who will give you this coverage, or ask other groomers who they use.

Is There Coverage for Emergency Vet Bills? A \$200 vet bill might not be fun to pay out of your own pocket, but probably can be done to help diffuse a sticky situation. What about a \$2,000 vet bill or more? If that's a little harder to pay from your own pocket, then ask your insurance broker if there is any coverage for emergency vet bills – not everyone offers it, but it is available if this would give you some more peace of mind.

Is There Any Coverage for Runaways? Did the golden lab manage to get over and around your double door system? Did the cat make a quick hole in the screen to jump to freedom? Some policies will give

**Groomers:
Are you protected?**

PROfur™
Insurance for the Grooming Industry

www.profur.ca
1-888-577-3210

**Customized, affordable insurance
exclusively for groomers.**

It's your business. Protect it with PROFur™!

you coverage to help pay for expenses to recover a runaway or to post a reward. In the worst case scenario where the pet isn't recovered or doesn't survive to tell the tale, will your policy at least help you try to make the best of a bad situation and allow you to at least offer to pay to replace the lost animal? Policies designed for groomers will offer this coverage.

Don't Forget the Basics. It's almost a no brainer that when you get a business insurance policy you'll get coverage for your tools, equipment and stock, liability for your premises, along with business interruption coverage (so if you do have a claim that shuts down your salon for a while, like a fire or storm damage, you'll be able to keep paying yourself, key staff and any loans you might have for your business). Most policies will cover these items automatically, but you should ask to be certain, especially if you have a home based business that is insured by an extension from your home insurance policy as it's normally a stripped down version of a real business insurance policy.

PROfur is Canada's first and leading specialty broker of insurance policies specifically designed for Canadian groomers. This specialized focus of PROfur has resulted in coverage tailored to the unique risks of groomers with the benefit of exceptionally reduced rates and discounts for PG Members. PROfur can be reached at 1 888 577 3210 or www.profur.ca.

"One of America's Favorite Sharpeners"
Northern Tails Sharpening
You NOW Have A Better Choice!

Mail-in Prices

Steel Blades	\$4.50	Ceramic Blades	\$5.50
Regular Shears	\$4.50	Most Trimmer Blades	\$6.50

*Clipper Repair - Veterinarian Equipment - Beauty Shears
The website has instructional video's and articles to help you
maintain your clippers and blades. It's all FREE to download!*

Please call or visit the website
for mailing information (251) 232-5353
-Since 1995- www.northerntails.com

48 Hour Turnaround Time

TheDogPlace.org



World's Largest Dog-Friendly Yellow Pages

Free directory listings

----- Also Visit -----

The Most Referenced,
Most quoted and most
Professional dog news:

THE DOG PRESS.com
Unaligned News For The Purebred Dog Fancy